UMASS/AMHERST
312066 0281 6399 6

Digitized by the Internet Archive
in 2014

https://archive.org/details/quarterlycreditc9909mass

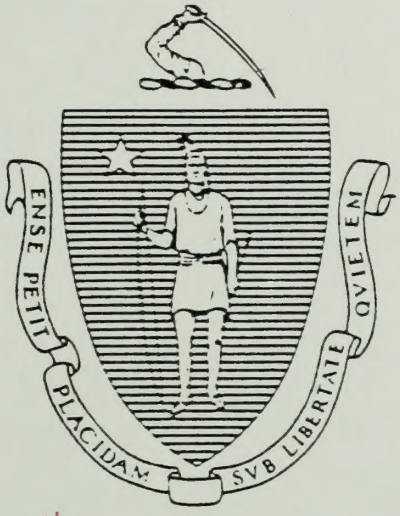
LACKS. 1990 : 1
1992 : 2-4
1993 : 1-3

GOVERNMENT DOCUMENTS
COLLECTION
NOV 2 1990
University of Massachusetts
Depository Copy

The Commonwealth of Massachusetts

OFFICE OF

COMMISSIONER OF BANKS



QUARTERLY

CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS

CHAPTER 140

SECTION 114C

June 30, 1990

MICHAEL S. DUKAKIS
Governor

THOMAS J. CURRY
Commissioner

Published by the Office of the Secretary of State,
Michael J. Connolly, Secretary

1.25

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
ABINGTON SAVINGS (1)	ABINGTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
ANDOVER FEDERAL CREDIT UNION	ANDOVER, MA	FI	VISA	15.500	F	25	15.00	Y
ANDOVER SAVINGS BANK (14C)	ANDOVER, MA	FI	MASTERCARD	17.900	F	25	20.00	
ANDOVER SAVINGS BANK (14C)	ANDOVER, MA	FI	VISA	17.900	F	25	20.00	
APPLE BANK FOR SAVINGS	BETHPAGE, N.Y.	FI	AFT VISA	14.900	F	25	15.00	
ARKANSAS FED. SAVINGS BANK	LITTLE ROCK, AK	FI	MASTERCARD	11.880	V	0	35.00	Y
ARKANSAS FEDERAL SAV. BANK	LITTLE ROCK, AK	FI	GOLD MASTERCARD	11.880	V	0	50.00	Y
ARKANSAS FEDERAL SAVINGS BK	LITTLE ROCK, AK	FI	VISA	11.880	V	0	35.00	Y
ARKANSAS FEDERAL SAVINGS BK	LITTLE ROCK, AK	FI	VISA GOLD	11.880	V	0	50.00	Y
ATLANTIC BANK & TRUST (1)	BOSTON, MA	FI	GOLD MASTERCARD	16.990	F	25	50.00	Y
ATLANTIC BANK & TRUST (1)	BOSTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
ATLANTIC BANK & TRUST (1)	BOSTON, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
ATLANTIC BANK & TRUST (1)	BOSTON, MA	FI	VISA	17.990	F	25	25.00	Y
AUBURNDALE COOPERATIVE (1)	AUBURNDALE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BANK FOR SAVINGS, THE	MALDEN, MA	FI	STUDENT VISA	18.000	F	25	25.00	
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	VISA	16.700	F	25	25.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	MASTERCARD	16.700	F	25	25.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	VISA DUAL	16.700	F	25	25.00	
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	VISA GOLD	16.800	F	25	45.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	MASTERCARD	19.800	F	25	20.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	VISA CLASSIC	19.800	F	25	20.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	VISA	19.800	F	25	18.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	VISA GOLD	19.800	F	25	36.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	MASTERCARD	19.800	F	25	18.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	MASTERCARD GOLD	18.000	V	25	48.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	VISA EMPLOYEES PREFERRED	12.000	F	25	6.00	Y
BANK OF HOVEN	HOVEN, SD	FI	MASTERCARD	21.000	F	25	35.00	Y
BANK OF HOVEN	HOVEN, SD	FI	VISA	21.000	F	25	35.00	Y
BANK OF TAUNTON (1)	TAUNTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BAY STATE SAVINGS (1)	WORCESTER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	12.500	V	25	45.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R.	V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
BAYBANK BOSTON, NA	BOSTON, MA	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD CLASSIC	15.000	F	25	30.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA CLASSIC	15.000	F	25	30.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK FIRST EASTHAMPTON NA	EASTHAMPTON, MA.	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK FIRST EASTHAMPTON NA	EASTHAMPTON,MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	MASTERCARD GOLD	13.000	V	25	45.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	VISA GOLD	13.000	V	25	45.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	MASTERCARD GOLD	12.000	V	25	45.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	VISA GOLD	12.000	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK NORFOLK	DEDHAM, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y

REPORT DATE 08/08/90 QUARTERLY CREDIT CARD ISSUER'S REPORT PAGE 2

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R.	V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
BAYBANK NORFOLK	DEDHAM, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK NORFOLK	DEDHAM, MA	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	11.500	V	25	45.00	
BELMONT SAVINGS BANK (1)	BELMONT, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
BELMONT SAVINGS BANK (1)	BELMONT, MA	FI	VISA	17.990	F	25	25.00	Y
BELMONT SAVINGS BANK (1)	BELMONT MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
BENJAMIN FRANKLIN SVGS (14E)	EAST WEYMOUTH, MA	FI	MASTERCARD	18.990	F	25	20.00	Y
BENJAMIN FRANKLIN SVNGS (2)	FRANKLIN, MA	FI	MASTERCARD	18.900	F	25	20.00	
BENJAMIN FRANKLIN SVNGS (2)	FRANKLIN, MA	FI	VISA	17.040	F	25	21.00	Y
BEVERLY COOPERATIVE (1)	BEVERLY, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BLUE HILL FEDERAL C.U. (1)	BROOKLINE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BLUE HILL FEDERAL C.U. (1)	BROOKLINE, MA	FI	GOLD MASTERCARD	16.990	F	25	50.00	Y
BLUE HILL FEDERAL C.U. (1)	BROOKLINE, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
BOSTON 5 CENT SAVINGS (1)	BOSTON, MA	FI	VISA GOLD	18.900	F	25	40.00	Y
BOSTON 5 CENT SAVINGS (14C)	BOSTON, MA	FI	VISA	18.900	F	25	20.00	Y
BOSTON EDISON EMP. C.U.	BOSTON, MA	FI	MASTERCARD	14.400	F	25	15.00	Y
BOSTON P.O. EMPLOYEE C.U.	BOSTON, MA	FI	MASTERCARD	14.400	F	25	12.00	Y
BRADFORD FED. SAVINGS (11)	RICHMOND VA	FI	GOLD MASTERCARD	16.000	V	25	30.00	Y
BRADFORD FED. SAVINGS (11)	RICHMOND, VA	FI	VISA GOLD	16.000	V	25	30.00	Y
BRAINTREE COOPERATIVE (1)	BRAINTREE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BRIDGEWATER SAVINGS (1)	BRIDGEWATER, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
BRIDGEWATER SAVINGS (1)	BRIDGEWATER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
BRISTOL COUNTY SAVINGS (1)	TAUNTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
BRISTOL COUNTY SAVINGS (1)	TAUNTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
BROADWAY NATIONAL BANK	CHELSEA, MA	FI	MASTERCARD	18.000	F 25	10.00	
BROCKTON CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.880	F 25	20.00	Y
BROOKLINE COOPERATIVE (1)	BROOKLINE, MA	FI	VISA	17.990	F 25	25.00	Y
BROOKLINE COOPERATIVE (2)	BROOKLINE, MA	FI	MASTERCARD	17.040	F 25	21.00	Y
BROOKLINE SAVINGS (1)	BROOKLINE, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
BROOKLINE SAVINGS (1)	BROOKLINE, MA	FI	VISA	17.990	F 25	25.00	Y
BROOKLINE SAVINGS (1)	BROOKLINE, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
BROOKLINE SAVINGS (1)	BROOKLINE, MA	FI	GOLD MASTERCARD	16.990	F 25	50.00	Y
CANTON COOPERATIVE (1)	CANTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
CAPE COD 5 CENT SAVINGS (1)	HARWICHPORT, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
CAPE COD FEDERAL C.U.	FALMOUTH, MA	FI	VISA CLASSIC	16.000	F 25	12.00	Y
CAPITOL BANK & TRUST CO.	BOSTON, MA	FI	MASTERCARD	16.000	F 25	21.00	
CAPITOL BANK & TRUST CO.	BOSTON, MA	FI	MASTERCARD GOLD	16.000	F 25	50.00	
CAPITOL BANK AND TRUST	BOSTON, MA	FI	MASTERCARD	12.500	V 25	21.00	
CAPITOL BANK AND TRUST CO	BOSTON, MA	FI	MASTERCARD GOLD	12.500	V 25	50.00	
CARDINAL FEDERAL SAVINGS BK	CLEVELAND, OH	FI	MASTERCARD	18.000	F 25	18.00	
CENTRAL COOPERATIVE (1)	SOMERVILLE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
CHADWICK FEDERAL C.U.	NORWOOD, MA	FI	VISA	14.000	F 25	12.00	
CHEMICAL BANK-DELAWARE	NEW YORK, NY	FI	MASTERCARD (VANILLA)	19.800	F 25	20.00	Y
CHICOPEE COOPERATIVE (1)	CHICOPEE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA	16.700	F 25	25.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
CITIZEN UNION SAVINGS (1)	FALL RIVER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
CITIZENS BANK & TRUST (13)	ROCKPORT, MO	FI	VISA CLASSIC	22.000	F 0	0	Y
CITIZENS BK/ROGERSVILLE (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F 0	0	Y
CITIZENS NATIONAL BANK (13)	INDEPENDENCE, KS	FI	VISA CLASSIC	22.000	F 0	0	Y
CITIZENS STATE BANK (13)	MARYSVILLE, KS	FI	VISA CLASSIC	22.000	F 0	0	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA BUSINESS CARD	15.000	V 25	35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA CLASSIC	16.000	F 25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	MASTERCARD	16.000	F 25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA GOLD	15.000	V 25	35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA (AAA)	16.000	F 25	10.00	Y
CITY COOPERATIVE BANK (1)	HOLYOKE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
CLINTON SAVINGS (1)	CLINTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y

REPORT DATE 08/08/90 QUARTERLY CREDIT CARD ISSUER'S REPORT PAGE 5

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
COHASSET SAVINGS (1)	COHASSET, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
COLONIAL COOPERATIVE (1)	GARDNER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	PRIME GROUP MASTERCARD	14.000	F 25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	PRIME GROUP VISA	14.000	F 25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	VISA	16.500	F 25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	MASTERCARD	16.500	F 25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CENTURY MASTERCARD	14.000	F 25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CENTURY VISA	14.000	F 25	20.00	Y
COMPASS BK FOR SAVINGS (14)	NEW BEDFORD, MA	FI	CLASSIC VISA	16.860	V 30	18.00	Y
COMPASS BK FOR SAVINGS (14)	NEW BEDFORD, MA	FI	MASTERCARD	16.860	V 30	18.00	Y
COMPASS BK FOR SAVINGS(14)	NEW BEDFORD, MA	FI	GOLD MASTERCARD	15.840	V 30	36.00	Y
COMPUGRAPHIC EMPL. FED. C.U.	WILMINGTON, MA	FI	VISA	14.000	F 25	12.00	
COOLIDGE BK & TRUST (3)	BOSTON, MA	FI	VISA	16.700	F 25	25.00	Y
COOLIDGE BK & TRUST (3)	BOSTON, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
COOP BANK OF CONCORD (1)	CONCORD, MA	FI	VISA	17.990	F 25	20.00	Y
COUNTRY BANK FOR SAVINGS (9)	WARE, MA	FI	VISA	17.920	V 25	22.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	VISA	14.900	F 25	15.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.900	F 25	15.00	Y
DARTMOUTH BANK	MANCHESTER, NH	FI	MASTERCARD	16.000	F 25	15.00	Y
DARTMOUTH SAVINGS (1)	DARTMOUTH, MA	FI	VISA	17.990	F 25	25.00	Y
DAUPHIN DEPOSIT BANK	HARRISBURG, PA	FI	VISA (20)		V 30	15.00	
DAUPHIN DEPOSIT BANK	HARRISBURG, PA	FI	MASTERCARD (20)		V 25	15.00	
DAUPHIN DEPOSIT BANK	HARRISBURG, PA	FI	MASTERCARD GOLD (20)		V 25	15.00	
DEAN COOPERATIVE (1)	FRANKLIN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
DEDHAM INST. FOR SAVINGS (1)	DEDHAM, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
DEDHAM INST. FOR SAVINGS (1)	DEDHAM, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
DURFEE ATTLEBORO BANK	FALL RIVER, MA	FI	VISA CLASSIC	17.880	V 25	25.00	Y
DURFEE ATTLEBORO BANK	FALL RIVER, MA	FI	VISA GOLD	15.960	V 25	45.00	Y
DURFEE ATTLEBORO BANK	FALL RIVER, MA	FI	MASTERCARD	17.880	V 25	25.00	Y
EAST BOSTON SAVINGS (1)	EAST BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
EAST BOSTON SAVINGS (1)	EAST BOSTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
EAST CAMBRIDGE SAVINGS (5)	EAST CAMBRIDGE, MA	FI	VISA	17.600	V 25	20.00	Y
EAST CAMBRIDGE SAVINGS (5)	EAST CAMBRIDGE, MA	FI	MASTERCARD	17.600	V 25	20.00	Y
EAST CAMBRIDGE SAVINGS (5)	CAMBRIDGE, MA	FI	MASTERCARD	19.800	F 25	20.00	Y
EASTERN BANK	SALEM, MA	FI	MASTERCARD	16.750	F 30	24.00	Y
EASTHAMPTON SAVINGS (1)	EASTHAMPTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	VISA (32)	18.600	F 25	18.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	MASTERCARD (32)	18.600	F 25	18.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
EQUITABLE COOPERATIVE (1)	LYNN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
EVERETT COOPERATIVE (1)	EVERETT, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
EVERETT SAVINGS BANK (1)	EVERETT, MA	FI	VISA	17.990	F 25	25.00	Y
EVERETT SAVINGS BANK (1)	EVERETT, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA PREFERRED	15.600	F 25	45.00	
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	MASTERCARD	16.800	F 25	15.00	
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA	16.800	F 25	15.00	
FALMOUTH COOPERATIVE (1)	FALMOUTH, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	MASTERCARD	17.880	V 25	25.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	PREMIER VISA	15.960	V 25	45.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	MASTERCARD GOLD	15.960	V 25	45.00	Y
FEDERAL SAVINGS BANK (1)	WALTHAM, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
FEDERAL SAVINGS BANK (1)	WALTHAM, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
FEDERAL SAVINGS BANK (1)	WALTHAM, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
FEDERAL SAVINGS BANK (1)	WALTHAM, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
FIDELITY COOPERATIVE (1)	FITCHBURG, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
FIRST AMERICAN BK SVNG (1)	BOSTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
FIRST AMERICAN BK SVNG (1)	BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
FIRST AND OCEAN NAT'L BANK	NEWBURYPORT, MA	FI	MASTERCARD GOLD	13.000	V 25	45.00	Y
FIRST AND OCEAN NATL BANK	NEWBURYPORT, MA	FI	MASTERCARD	16.000	F 25	20.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	MASTERCARD GOLD	15.000	V 25	40.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	VISA BUSINESS	15.000	V 25	45.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	MASTERCARD	15.000	V 25	18.00	Y
FIRST CAPITAL BANK	CONCORD NH	FI	VISA	15.000	V 25	18.00	Y
FIRST COMMUNITY BANK (11)	RICHMOND VA	FI	GOLD MASTERCARD	18.000	F 25	30.00	Y
FIRST COMMUNITY BANK (11)	RICHMOND, VA	FI	MASTERCARD	23.900	F 25	0	Y
FIRST COMMUNITY BANK (11)	RICHMOND, VA	FI	VISA	23.900	F 25	0	Y
FIRST COMMUNITY BANK (11)	RICHMOND, VA	FI	GOLD MASTERCARD	18.000	F 25	30.00	Y
FIRST ESSEX SAVINGS (1)	LAWRENCE, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
FIRST ESSEX SAVINGS (1)	LAWRENCE, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
FIRST ESSEX SAVINGS (1)	LAWRENCE, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
FIRST ESSEX SAVINGS (1)	LAWRENCE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	VISA	17.990	F 25	25.00	Y
FIRST NAT'L BANK OF IPSWICH	IPSWICH, MA	FI	MASTERCARD	18.000	F 25	20.00	
FIRST NATL BK, WHEATON (12)	WHEATON, IL	FI	VISA	14.000	F 25	0	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R.	V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
FIRST OMNI BANK, N.A.	MILLSBORO, DE	FI	VISA	19.800	V	25	18.00	Y
FIRST OMNI BANK, N.A.	MILLSBORO, DE	FI	MASTERCARD	19.800	V	25	21.00	Y
FIRST SERVICE BK FOR SVG(1)	LEOMINSTER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
FIRST SIGNATURE BANK TRUST	PORTSMOUTH, NH	FI	CLASSIC VISA	19.700	V	25	17.50	
FIRST SIGNATURE BANK TRUST	PORTSMOUTH, NH	FI	GOLD VISA	19.050	V	25	0	
FITCHBURG MUN. EMPL. C.U.	FITCHBURG, MA	FI	VISA	14.000	F	25	15.00	
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
FOXBORO NATIONAL BANK	FOXBORO, MA	FI	MASTERCARD	16.800	F	25	18.00	Y
FRAMINGHAM SAVINGS BANK (2)	FRAMINGHAM, MA	FI	MASTERCARD	17.040	F	25	21.00	Y
FRAMINGHAM SAVINGS BANK (2)	FRAMINGHAM, MA	FI	VISA	17.040	F	25	21.00	Y
GEORGE PEABODY COOP, THE (2)	PEABODY, MA	FI	VISA	17.040	F	25	21.00	
GEORGE PEABODY COOP, THE (2)	PEABODY, MA	FI	MASTERCARD	17.040	F	25	21.00	
GEORGETOWN SAVINGS (1)	GEORGETOWN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
GFA FEDERAL CREDIT UNION	GARDNER, MA	FI	VISA CLASSIC	14.000	V	25	12.00	
GLENDALE COOPERATIVE (1)	EVERETT, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
GLOUCESTER BANK & TRUST (1)	GLOUCESTER, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
GLOUCESTER BANK & TRUST (1)	GLOUCESTER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
GREAT BARRINGTON SAVINGS (3)	GREAT BARRINGTON, MA	FI	VISA	16.700	F	25	25.00	Y
GREATER BOSTON BANK (1)	BRIGHTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
GREENFIELD COOPERATIVE	GREENFIELD, MA	FI	VISA	19.800	F	25	18.00	Y
GREENFIELD COOPERATIVE (3)	GREENFIELD, MA	FI	VISA	16.700	F	25	25.00	Y
GREENFIELD COOPERATIVE (3)	GREENFIELD, MA	FI	GOLD MASTERCARD	16.700	F	25	40.00	Y
GREENFIELD COOPERATIVE (3)	GREENFIELD, MA	FI	MASTERCARD	16.700	F	25	25.00	Y
GREENFIELD SAVINGS (1)	GREENFIELD, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
GROVE BANK FOR SAVINGS	BRIGHTON, MA	FI	VISA	17.040	F	25	21.00	
GTE EMPL. FEDERAL C.U.	PEABODY, MA	FI	VISA	13.500	F	25	15.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	MASTERCARD	16.000	F	25	20.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	VISA	16.000	F	25	20.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	MASTERCARD GOLD	16.000	F	25	40.00	Y
HANSCOM FEDERAL C.U.	BEDFORD, MA	FI	VISA	15.900	F	25	15.00	
HIBERNIA SAVINGS BANK (5)	QUINCY, MA	FI	MASTERCARD	18.200	V	30	20.00	
HIBERNIA SAVINGS BANK (5)	QUINCY, MA	FI	MASTERCARD	19.800	F	30	20.00	
HIBERNIA SAVINGS BANK (5)	QUINCY, MA	FI	VISA	19.800	F	30	20.00	
HIBERNIA SAVINGS BANK (5)	QUINCY, MA	FI	VISA	18.200	V	30	20.00	
HINGHAM FEDERAL CREDIT UNION	HINGHAM, MA	FI	VISA	15.000	F	25	15.00	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
HINGHAM INST. FOR SVNGS (1)	HINGHAM, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
HOLBROOK COOPERATIVE (1)	HOLBROOK, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
HP FAMILY FED. CREDIT UNION	WALTHAM, MA	FI	VISA	15.000	F	25	15.00	Y
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD	16.250	F	25	24.00	
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD GOLD	16.250	F	28	36.00	Y
HUDSON SAVINGS BANK (1)	HUDSON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
HUDSON SAVINGS BANK (1)	HUDSON, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
HULL COOPERATIVE (1)	HULL, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
HULL FEDERAL C.U. (1)	HULL, MA	FI	VISA	17.990	F	25	25.00	Y
HYDE PARK COOPERATIVE (1)	HYDE PARK, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
HYDE PARK SAVINGS (1)	HYDE PARK, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA CLASSIC	16.800	F	25	15.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	STANDARD MASTERCARD	17.780	V	25	15.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	GOLD MASTERCARD	14.780	V	25	35.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA GOLD	15.600	F	25	45.00	
INST FOR SVNGS NEWBURYPT (1)	NEWBURYPORT, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
INST FOR SVNGS NEWBURYPT (1)	NEWBURYPORT, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
IPSWICH SAVINGS BANK (1)	IPSWICH, MA	FI	VISA	17.990	F	25	25.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	VISA	19.500	F	30	18.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	MASTERCARD	19.500	F	30	18.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	VISA	17.900	F	30	18.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	MASTERCARD	17.900	F	30	18.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	VISA	18.500	F	30	15.00	Y
LAWRENCE SAVINGS BANK (1)	LAWRENCE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
LEE BANK (3)	LEE, MA	FI	VISA	16.700	F	25	25.00	
LEE BANK (3)	LEE, MA	FI	MASTERCARD	16.700	F	25	25.00	
LENOX SAVINGS (1)	LENOX, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
LEOMINSTER CREDIT UNION	LEOMINSTER, MA	FI	VISA	14.400	F	25	12.00	Y
LEOMINSTER SAVINGS BK (1)	LEOMINSTER, MA	FI	VISA	17.990	F	25	25.00	Y
LEXINGTON SAVINGS BANK (1)	LEXINGTON, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
LEXINGTON SAVINGS BANK (1)	LEXINGTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
LEXINGTON SAVINGS BANK (1)	LEXINGTON, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
LEXINGTON SAVINGS BANK (1)	LEXINGTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
LIBERTY BANK & TRUST CO (1)	BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
LINCOLN TRUST CO.	HINGHAM, MA	FI	MASTERCARD	16.700	F	25	25.00	Y
LINCOLN TRUST CO.	HINGHAM, MA	FI	VISA	16.700	F	25	25.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	MASTERCARD	16.700	F	25	25.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA DUAL	16.700	F	25	25.00	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA GOLD CORPORATE	16.700	F 25	30.00	
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA GOLD	16.700	F 25	40.00	
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	STUDENT VISA	18.000	F 25	25.00	
LYNN 5 CENTS SAVINGS BK (1)	LYNN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MANSFIELD CO-OP BANK (2)	MANSFIELD, MA	FI	MASTERCARD	17.040	F 25	21.00	Y
MANSFIELD CO-OP BANK (2)	MANSFIELD, MA	FI	VISA	17.040	F 25	21.00	Y
MARLBOROUGH COOPERATIVE (2)	MARBOROUGH, MA	FI	VISA	17.040	F 25	21.00	
MARLBOROUGH SAVINGS BANK (1)	MARLBORO, MA	FI	VISA	17.990	F 25	25.00	Y
MARLBOROUGH SAVINGS BANK(1)	MARLBORO, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
MARTHAS VINEYARD NATIONAL BK	VINEYARD HAVEN, MA	FI	MASTERCARD	15.500	F 25	25.00	Y
MASSACHUSETTS CO., INC.	BOSTON, MA	FI	VISA TRAVELER'S EMPLOYEE	15.900	F 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD MONEYTRAC	12.000	F 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	12.000	F 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	17.900	F 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD AFFINITY GRPS	16.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	16.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD HOME EQTY MONEYT	11.000	V 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD	15.900	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	15.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.000	F 25	15.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	15.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD AFFINITY GRPS.	15.000	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	16.900	F 25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE AFFINITY G	16.750	F 25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE / AFFINITY	15.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE CARD	16.750	F 25	35.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD/HOME EQUITY	12.500	V 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	16.750	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA AFFINITY GROUPS	17.500	F 25	20.00	Y
MAYFLOWER COOPERATIVE (1)	MIDDLEBORO, MA	FI	VISA GOLD	16.990	F 25	50.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
MAYFLOWER COOPERATIVE (1)	MIDDLEBORO, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MECHANICS BANK	WORCESTER, MA	FI	VISA CLASSIC	17.880	F 25	25.00	Y
MECHANICS BANK	WORCESTER, MA	FI	VISA GOLD	15.960	F 25	45.00	Y
MEDFORD SAVINGS (1)	MEDFORD, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
MEDFORD SAVINGS (1)	MEDFORD, VA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MEDWAY SAVINGS (1)	MEDWAY, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MERCHANT BANK OF BOSTON (1)	BOSTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MERCHANTS NATIONAL BANK (3)	LEOMINSTER, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
MERCHANTS NATIONAL BANK (3)	LEOMINSTER, MA	FI	VISA	16.700	F 25	25.00	Y
MERCHANTS NATIONAL BANK (3)	LEOMINSTER, MA	FI	VISA	16.700	F 25	25.00	Y
MERCHANTS NATIONAL BANK (3)	LEOMINSTER, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
MERRIMACK VALLEY FEDERAL CU	N. ANDOVER, MA	FI	VISA	13.900	F 25	12.00	Y
METHUEN COOPERATIVE (1)	METHUEN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
METROPOLITAN BK & TRUST (1)	MELROSE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MIDCOUNTY BK & TRUST CO.	NORWOOD, MA	FI	VISA-STUDENT	18.000	F 25	25.00	Y
MIDCOUNTY BK & TRUST CO.	NORWOOD, MA	FI	VISA GOLD	16.700	F 25	40.00	
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA GOLD CORP	16.700	F 25	30.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA DUAL	16.700	F 25	25.00	Y
MIDDLEBOROUGH SAVINGS (1)	MIDDLEBORO, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MIDDLEBOROUGH TRUST CO.	MIDDLEBORO, MA	FI	MASTERCARD	15.840	V 25	25.00	Y
MIDDLEBOROUGH TRUST CO. (1)	MIDDLEBORO, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MIDDLESEX SAVINGS BANK	NATICK, MA	FI	VISA	17.040	F 25	21.00	
MIDDLESEX SAVINGS BANK (2)	NATICK, MA	FI	MASTERCARD	17.040	F 25	21.00	
MIDDLETOWN SAVINGS BANK	MIDDLETOWN, NEW YORK	FI	MASTERCARD	13.750	F 25	19.00	
MIDDLETOWN SAVINGS BANK	MIDDLETOWN, NEW YORK	FI	VISA GOLD	13.750	F 25	65.00	
MIDDLETOWN SAVINGS BANK	MIDDLETOWN, NEW YORK	FI	CLASSIC VISA	13.750	F 25	19.00	
MILFORD FED. SAVINGS LOAN(1)	MILFORD, MA	FI	VISA	17.990	F 25	25.00	Y
MONSON SAVINGS BANK (1)	MONSON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MT. WASHINGTON COOP (1)	SO. BOSTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MULTIBK NAT'L WESTERN MASS	SPRINGFIELD, MA	FI	VISA GOLD	15.960	V 25	45.00	Y
MULTIBK NAT'L WESTERN MASS	SPRINGFIELD, MA	FI	VISA CLASSIC	17.880	V 25	25.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NANTUCKET BANK (1)	NANTUCKET, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA GOLD	16.700	F 25	40.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	MASTERCARD GOLD	16.700	F 25	40.00	
NAT'L BANK OF FAIRHAVEN(3)	FAIRHAVEN, MA	FI	VISA	16.700	F 25	25.00	Y
NATIONAL GRAND BANK	MARBLEHEAD, MA	FI	MASTERCARD	16.500	F 30	18.00	Y
NEW ENGLAND ALLBANK SAV (2)	GARDNER, MA	FI	VISA	17.040	F 25	21.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NEW ENGLAND TEAMSTERS FED CU	CHARLESTOWN, MA	FI	VISA	16.000	F 25	0	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NEWBURYPRT 5 CENTS SVNGS (1)	NEWBURYPORT, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	VISA	17.990	F 25	25.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
NEWTON SOUTH COOPERATIVE (1)	NEWTON, MA	FI	VISA	17.990	F 25	25.00	Y
NORTH EASTON SAVINGS BANK(1)	NORTH EASTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NORTH MIDDLESEX SAVINGS (1)	AYER, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NORTH MIDDLESEX SAVINGS (1)	AYER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NORTHAMPTON CO-OP (1)	NORTHAMPTON, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
NORTHAMPTON COOPERATIVE (1)	NORTHAMPTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NORTHERN MASS TEL WKRS CU	LOWELL, MA	FI	MASTERCARD	14.400	F 25	0	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	CORPORATE VISA	16.700	F 25	30.00	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	VISA	16.700	F 25	25.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	MASTERCARD	21.500	F 0	0	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	MASTERCARD GOLD	19.800	F 25	40.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA	21.500	F 0	0	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	KAMPER KARD VISA	18.500	F 25	18.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA GOLD	19.800	F 25	40.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA	19.800	F 25	18.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	MASTERCARD	19.800	F 25	18.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	HARLEY DAVIDSON MASTER	19.800	F 25	18.00	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME		CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
NORWEST BANK IOWA NA		WEST DES MOINES, IA	FI	HARLEY DAVIDSON GOLD MC	19.800	F 25	40.00	
NORWEST BANK IOWA NA		WEST DES MOINES, IA	FI	AAA VISA	19.500	F 25	12.00	
NORWOOD COOPERATIVE	(1)	NORWOOD, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
OAK BROOK BANK		OAK BROOK, IL	FI	NAPERVILLE	15.900	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	SOC. REA	15.600	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	NW UNIV. ALUMNI	13.800	F 25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	MASTERCARD	16.800	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	IL BUSINESS DESIGNERS	13.800	F 25	20.00	
OAK BROOK BANK		OAK BROOK, IL	FI	CORPORATE MC	18.000	F 25	25.00	
OAK BROOK BANK		OAK BROOK, IL	FI	MASTERCARD	13.800	F 25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	MASTERCARD	15.900	F 25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	MASTERCARD	15.900	F 25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	PREMIER HOSP. ALLIANCE IN	13.800	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	MASTERCARD	15.000	F 25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	IL OPTOMETRIC ASSOC.	13.800	F 25	15.00	
OAK BROOK BANK		OAK BROOK, IL	FI	IL CHIROPRACTIC SOCIETY	13.800	F 25	12.00	
OAK BROOK BANK		OAK BROOK, IL	FI	MASTERCARD	15.900	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	CHICAGO DENTAL ASSOC.	13.800	F 25	20.00	
OAK BROOK BANK		OAK BROOK, IL	FI	MASTERCARD	16.800	F 25	18.00	Y
OAK BROOK BANK		OAK BROOK, IL	FI	MASTERCARD	15.600	F 25	0	Y
OAK BROOK BANK		OAK BROOK, IL	FI	ELMHURST COLLAGE ALUMNI	13.800	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	ILL PHARMACIST ASSOC.	13.800	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	VEGETARIAN CARD	13.800	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	IL CPA SOCIETY	15.600	F 25	18.00	Y
OAK BROOK BANK		OAK BROOK, IL	FI	CHICAGO BAR ASSOC.	15.600	F 25	18.00	Y
OAK BROOK BANK		OAK BROOK, IL	FI	NAT. BUS. FORM	15.600	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	FLA ASSOC & REALTORS	13.800	F 25	18.00	
OAK BROOK BANK		OAK BROOK IL	FI	FLA ASSOC. & REALTORS	15.600	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	IL SOC. OF INTERNAL MED.	13.800	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	MASTERCARD	18.000	F 25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	NAT.BUS.FORM	13.800	F 25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	NAT ASSOC QUAL ASSUR PROF	15.600	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	ILL. PODIATRIC MED.ASSOC.	13.800	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	BUSINESS CARD	18.000	F 25	13.00	
OAK BROOK BANK		OAK BROOK, IL	FI	BARNERT MEM. HOSP. CTR.	13.800	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	MASTERCARD	16.800	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	TOURO INFIRMARY	13.800	F 25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	MED. CTR. OF DELAWARE	13.800	F 25	0	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
OAK BROOK BANK	OAK BROOK, IL	FI	BRANDON WOODS	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	BRANDON WOODS	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	AIA-AMER. INS. ATTORNEYS	15.600	F	25	0	
OLYMPIC INTERNAT'L BK & TR	BOSTON, MA	FI	VISA	13.500	F	25	25.00	
OLYMPIC INTERNAT'L BK & TR	BOSTON, MA	FI	MASTERCARD	13.500	F	25	25.00	
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	MASTERCARD	19.800	F	25	18.00	
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	VISA	19.800	F	25	18.00	
PARK NATIONAL BANK	NEWARK, OH	FI	MASTERCARD	18.000	F	25	12.00	Y
PARK NATIONAL BANK	NEWARK, OH	FI	VISA	18.000	F	25	12.00	
PARK NATIONAL BANK	NEWARK, OH	FI	VISA GOLD	12.500	V	25	50.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA STUDENT	16.700	F	25	25.00	
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA GOLD	16.700	F	25	40.00	
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA GOLD CORP.	16.700	F	25	30.00	
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA DUAL	16.700	F	25	25.00	
PEOPLE'S FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA II	15.900	F	30	35.00	Y
PEOPLE'S SAVINGS BANK (1)	HOLYOKE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA	21.900	F	30	0	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F	30	25.00	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA II	21.900	F	30	12.00	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F	30	0	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA	18.900	F	30	18.00	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORECARD VISA	19.900	F	30	12.00	Y
PILGRIM COOPERATIVE BANK (1)	COHASSET, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
PITTSFIELD COOPERATIVE (1)	PITTSFIELD, MA	FI	VISA	17.990	F	25	25.00	Y
PITTSFIELD GE EMP. C. U.	PITTSFIELD, MA	FI	VISA	15.480	F	25	0	
PLYMOUTH 5 CENTS SAVINGS (1)	PLYMOUTH, MA	FI	VISA	17.990	F	25	25.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	MASTERCARD	17.990	F	25	25.00	
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD GOLD	14.780	V	30	35.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA	16.800	F	30	15.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA GOLD	15.600	F	30	45.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD	16.800	F	30	15.00	
PROGRESSIVE CONSUMERS F.C.U.	SAUGUS, MA	FI	VISA	15.600	F	25	0	Y
PROGRESSIVE CONSUMERS F.C.U.	SAUGUS, MA	FI	MASTERCARD	15.600	F	25	0	Y
PROVIDENT INSTITUTION	AMESBURY, MA	FI	VISA	17.990	F	25	25.00	Y
QUINCY SAVINGS (1)	QUINCY, MA	FI	VISA	17.990	F	25	25.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
QUINCY SAVINGS (1)	QUINCY, MA	FI	VISA GOLD	16.990	F 25	50.00	
RANDOLPH SAVINGS (1)	RANDOLPH, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
RANDOLPH SAVINGS (1)	RANDOLPH, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
READING COOPERATIVE (1)	READING, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
READING COOPERATIVE (1)	READING, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
READING COOPERATIVE (1)	READING, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
READING COOPERATIVE (1)	READING, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
ROCKLAND FEDERAL C.U.	ROCKLAND, MA	FI	VISA CLASSIC	15.000	F 25	20.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	VISA	15.840	F 25	22.00	Y
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	MASTERCARD	15.840	F 25	22.00	Y
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	AAA VISA	15.840	F 25	15.00	Y
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	MASTERCARD GOLD	14.880	F 25	40.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT, MA	FI	MASTERCARD	18.000	F 25	0	
ROSLINDALE COOPERATIVE BK(1)	ROSLINDALE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
ROSLINDALE COOPERATIVE BK(1)	ROSLINDALE, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
S&W FEDERAL CREDIT UNION	BOSTON, MA	FI	VISA	14.500	F 25	15.00	Y
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA GOLD CORPORATE	16.700	F 25	30.00	
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA DUAL	16.700	F 25	25.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA STUDENT	16.700	F 25	25.00	
SAVERS COOPERATIVE (1)	SOUTHBRIDGE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
SECURITY FED. SAVINGS & LOAN	RICHMOND VA	FI	MASTERCARD (25)		F 25	20.00	Y
SECURITY FED. SAVINGS & LOAN	RICHMOND, VA	FI	GOLD MASTERCARD (25)		F 25	30.00	Y
SECURITY STATE BANK (13)	FORT SCOTT, KS	FI	VISA CLASSIC	22.000	F 0	0	Y
SENTRY BANK	BARNSTABLE, MA	FI	VISA GOLD	16.700	F 25	40.00	
SENTRY BANK	BARNSTABLE, MA	FI	VISA GOLD CORPORATE	16.700	F 25	30.00	
SENTRY FED. SAV. BANK	BARNSTABLE, MA	FI	VISA STUDENT	18.000	F 25	25.00	
SENTRY FED. SAV. BANK	BARNSTABLE, MA	FI	VISA DUEL	16.700	F 25	25.00	
SHORE BANK & TRUST CO (1)	LYNN, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
SHORE BANK & TRUST CO (1)	LYNN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	17.700	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	17.700	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	18.000	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	18.000	F 25	18.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	18.000	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	15.900	F	25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	15.900	F	25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	17.700	F	25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	17.700	F	25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	18.000	F	25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	18.000	F	25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	17.700	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA	17.700	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	17.700	F	25	45.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	17.700	F	25	45.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	23.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	23.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	18.000	F	25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	18.000	F	25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	19.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	19.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	19.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	19.800	F	25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	19.800	F	25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	19.800	F	25	12.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	19.800	F	25	12.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	21.900	F	25	0	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	16.800	F	25	45.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	19.800	F	25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	19.800	F	25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	21.900	F	25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	21.900	F	25	24.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRP. -VISA	17.700	F	25	20.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	AMER. WM. CPA - VISA GOLD	15.900	V	25	30.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRP. - GOLD VISA	17.520	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	19.800	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN VA	FI	GOLD MASTERCARD	19.800	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	19.800	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	21.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	21.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	21.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, MO	FI	MASTERCARD	21.900	F	25	18.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	21.900	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	17.700	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	17.700	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	17.700	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	15.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	15.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	17.700	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	17.700	F 25	12.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	15.900	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	15.900	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	16.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	16.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	16.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	16.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	16.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	16.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AMER. INST./CPA - MASTER	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AMER. INST./CPA VISA	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AVERETT COLL.-MASTER	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AVERETT COLL.- VISA	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	U OF VA MASTER	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	U OF VA - VA	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	WM. & MARY COLL-MASTER	17.700	F 25	18.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	WM. & MARY COLL. - VISA	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRP / MASTER	17.700	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRP. - VISA	17.700	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	19.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	19.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRP. - MASTERCARD	17.700	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AMER. WM.-CPA/GOLD MASTER	15.900	V 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRPS. - MASTERCARD	16.500	V 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRPS.- VISA	16.500	V 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRPS. MASTERCARD	17.700	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRPS.- VISA	17.700	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY MASTERCARD	16.500	V 25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY VISA	16.500	V 25	25.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION	17.880	F	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION -VISA	17.880	F	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION - MASTERCAR	17.880	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION - VISA	17.880	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRP. - GOLD MASTER	15.900	V	25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRPS. - VISA GOLD	15.900	V	25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRPS. - MASTER	17.520	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRP. - VISA	17.520	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRP. - GOLD MASTER	17.520	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM. INST. OF CERT CPA-GMC	15.900	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM INST. OF CPA- GOLD VIS	15.900	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRP. -GOLD MASTERC	17.700	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GRP - GOLD VISA	17.700	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIDELITY BK & TRUST CO-MC	16.440	V	25	16.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIDELITY BK & TRUST-VISA	16.440	V	25	16.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	SEC. FED. S&L -GOLD MASTE	17.700	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIDELTY BK&TR.- MASTER GO	15.900	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIDELITY BK&TR -VISA GOLD	15.900	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	PRU BK & TRUST CO MASTERC	16.440	V	25	16.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	SEC. FED. S & L - MASTER	17.700	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD AFFIN GRP	15.900	V	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ROCKWELL COLLECTORS VISA	17.900	F	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ROCKWELL COLL. MASTERCARD	17.900	F	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AMER. BUS. WM ASSOC. MAST	19.800	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AMER BUS WM ASSOC - VISA	19.800	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	BRADFORD FED. SAV./MASTER	16.500	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	BRADFORD FED SAV./VISA	16.500	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	BRADFORD FED SAV/MASTER G	15.900	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	BRADFORD FED SAV/GOLD VIS	15.900	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST COMM./MASTERCARD	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST COMMUNITY/VISA	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST COMMUNITY/GOLD MAST	18.000	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN GRPS./VISA	18.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN GRPS. / MASTER	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN GRPS./VIS	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	SAILBOAD/MASTERCARD	16.500	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	SAILBOARD/VISA	16.500	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN GRPS./MASTERCARD	19.800	F	25	20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN GRP./ VISA	19.800	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ACAM OF GEN DEN/MASTERCAR	17.900	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ACAM OF GEN DEN/VISA	17.900	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AMER. HIS. FOUND./GOLD MA	18.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AMER HIST FOUND/GOLD VISA	18.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN GRPS./GOLD MASTER	19.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN GRP./GOLD VISA	19.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	COLL OF WM & MARY STUD/VI	19.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	COLL WM & MARY STUD./VISA	19.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VA GOLD ASSOC./GOLD MASTE	16.500	V 25	30.00	Y
SIGNET BANK/VIRGINIA	GLE ALLEN, VA	FI	MASTERCARD	15.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	15.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	18.000	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	18.000	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	21.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTER/GOLD VISA	17.700	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	15.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	15.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.700	V 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	18.000	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.700	V 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	19.800	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	21.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	21.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.700	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	18.000	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	18.000	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	19.800	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	19.800	F 25	20.00	Y

REPORT DATE 08/08/90 QUARTERLY CREDIT CARD ISSUER'S REPORT MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C PAGE 19

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF JUNE 30, 1990

BANK NAME		CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F	25	30.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F	25	45.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	21.900	F	25	0	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	21.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD	15.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD	15.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	23.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	AFFIN GRP/MASTER/VISA	17.520	V	25	18.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD	18.000	F	25	0	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD	18.000	F	25	0	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	21.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	21.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	23.900	F	25	0	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	23.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	23.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F	25	24.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	23.900	F	25	24.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	23.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	23.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	15.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.520	V	25	0	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	AFFIN GRP/MASTER/VISA	17.520	V	25	20.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTER/GOLD VISA AFF	17.520	V	25	30.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	AFFIN GRP/ GLD MC/GOLD VI	17.520	V	25	0	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	AFFIN GRP/MASTER/VISA	17.520	V	25	20.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	AFFIN GRP/GOLD MC/GOLD VI	17.520	V	25	30.00	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	AFFIN GRP/MASTER/VISA	17.520	V	25	0	Y
SIGNET BANK/VIRGINIA		GLEN ALLEN, VA	FI	AFFIN GRP./GOLD MC/GOLD V	17.520	V	25	0	Y
SLADES FERRY TRUST CO	(1)	SOMERSET, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
SLADES FERRY TRUST CO	(1)	SOMERSET, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
SOMERSET SAVINGS BANK	(1)	SOMERVILLE, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
SOMERSET SAVINGS BANK	(1)	SOMERVILLE, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
SOMERSET SAVINGS BANK	(1)	SOMERVILLE, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
SOMERSET SAVINGS BANK	(1)	SOMERVILLE, MA	FI	VISA	17.990	F	25	25.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SOUTH BOSTON SAVINGS (1)	SO. BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
SOUTH BOSTON SAVINGS (1)	SO. BOSTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
SOUTH SHORE BANK	QUINCY, MA	FI	PREMIER VISA	15.960	V	25	45.00	Y
SOUTH SHORE BANK	QUINCY, MA	FI	VISA	17.880	V	25	25.00	Y
SOUTH SHORE BANK	QUINCY, MA	FI	MASTERCARD	17.880	V	25	25.00	Y
SOUTHBRIDGE SAVINGS (1)	SOUTHBRIDGE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
SOUTHSTATE BK FOR SVGS (14G)	BROCKTON, MA	FI	VISA	19.800	F	25	18.00	Y
SOUTHSTATE BK FOR SVGS (14G)	BROCKTON, MA	FI	VISA GOLD	19.800	F	25	40.00	
SOUTHSTATE BK FOR SVGS (14G)	BROCKTON, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
SOUTHSTATE BK FOR SVGS (14G)	BROCKTON, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	
SPENCER SAVINGS (1)	SPENSER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	GOLD MASTERCARD	16.990	F	25	50.00	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
STONEHAM CO-OPERATIVE (1)	STONEHAM, MA	FI	VISA	17.990	F	25	25.00	Y
STOUGHTON COOPERATIVE (1)	STOUGHTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
SUBURBAN NATIONAL (1)	ARLINGTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
T I FEDERAL CREDIT UNION	ATTLEBORO, MA	FI	VISA	15.000	F	25	0	Y
TAUNTON FEDERAL CREDIT UNION	TAUNTON, MA	FI	VISA	15.900	F	25	18.00	Y
TAUNTON SAVINGS (1)	TAUNTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
TAUNTON SAVINGS (1)	TAUNTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
UMASS/5 COLLEGE FED. C.U.	AMHERST, MA	FI	VISA	15.000	F	25	15.00	Y
UNIBANK FOR SAVINGS (1)	WHITINSVILLE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
UNITED COOPERATIVE (1)	W. SPRINGFIELD, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
UNITED STATES TRUST CO.	BOSTON, MA	FI	VISA	16.500	V	25	20.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	MASTERCARD	16.500	V	25	20.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	INTER. ELEV UNION/MC	16.500	F	25	0	
UNITED STATES TRUST CO.	BOSTON, MA	FI	GOLD MASTERCARD	16.500	V	25	40.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	HANSCOM AFFINITY MC	17.250	F	25	0	
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	MASTERCARD	14.710	V	25	0	
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	VISA	14.710	V	25	0	
VANGUARD SAVINGS BANK (1)	HOLYOKE, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
VANGUARD SAVINGS BANK (1)	HOLYOKE, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
VANGUARD SAVINGS BANK (1)	HOLYOKE, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
VANGUARD SAVINGS BANK (1)	HOLYOKE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WAKEFIELD SAVINGS BANK (1)	WAKEFIELD, MA	FI	VISA	17.990	F	25	25.00	Y
WAKEFIELD SAVINGS BANK (1)	WAKEFIELD, MA	FI	VISA GOLD	16.990	F	25	50.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
WARREN FIVE CENTS SVGS (1)	PEABODY, MA	FI	VISA	17.990	F	25	25.00	Y
WARREN FIVE CENTS SVGS (1)	PEABODY, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WARREN FIVE CENTS SVGS (1)	PEABODY, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
WARREN FIVE CENTS SVGS (1)	PEABODY, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
WEBSTER CREDIT UNION	WEBSTER, MA	FI	VISA	13.920	V	25	15.00	
WEBSTER CREDIT UNION	WEBSTER, MA	FI	MASTERCARD	13.920	V	25	15.00	Y
WEBSTER FIVE CENTS SVNGS (1)	WEBSTER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WEBSTER FIVE CENTS SVNGS (1)	WEBSTER, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
WELLESLEY CO-OPERATIVE (1)	WELLESLEY, MA	FI	VISA	17.990	F	25	25.00	Y
WEYMOUTH COOPERATIVE (1)	S. WEYMOUTH, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WEYMOUTH SAVINGS (1)	NO. WEYMOUTH, MA	FI	VISA	17.990	F	25	25.00	Y
WEYMOUTH SAVINGS BANK (1)	WEYMOUTH, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WILLIAMSTOWN SAVINGS BANK(1)	WILLIAMSTOWN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WILLIAMSTOWN SAVINGS BANK(1)	WILLIAMSTOWN, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
WINCHESTER COOPERATIVE (1)	WINCHESTER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WINCHESTER COOPERATIVE (1)	WINCHESTER, MA	FI	VISA	17.990	F	25	25.00	Y
WINCHESTER SAVINGS BANK (1)	WINCHESTER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WOBURN 5 CENTS SAVINGS (1)	WOBURN, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
WOBURN 5 CENTS SAVINGS (1)	WOBURN, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
WOBURN 5 CENTS SAVINGS (1)	WOBURN, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
WOBURN 5 CENTS SAVINGS (1)	WOBURN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WOBURN NATIONAL (1)	WOBURN, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
WOBURN NATIONAL (1)	WOBURN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WOBURN NATIONAL (1)	WOBURN, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA GOLD	15.600	V	25	40.00	Y
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA (CLASSIC)	18.000	V	25	20.00	Y
WORKER'S CREDIT UNION	FITCHBURG, MA	FI	VISA	14.750	F	25	15.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	UNTD. BRO. HOOD CARP.	17.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	18.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WOMEN'S VISA	18.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WOMEN'S VISA	18.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	18.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F	25	20.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	17.500	F	25	15.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F	25	15.00	Y
WORKING ASSETS FUNDING (14F)	SAN FRANCISCO, CA	FI	W.A. CREDIT BUILDER VISA	17.500	F	25	45.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	GOLD MASTERCARD	16.990	F 25	50.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WORONOCO SAVINGS BANK (5)	WESTFIELD, MA	FI	VISA	19.800	F 25	20.00	
WORONOCO SAVINGS BANK (5)	WESTFIELD, MA	FI	MASTERCARD	19.800	F 25	20.00	
WRENTHAM COOPERATIVE (1)	WRENTHAM, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
ALBERT STEIGER INC.	SPRINGFIELD, MA	RS	STEIGER CHARGE CARD	18.000	F 28	0	Y
ANN TAYLOR	NEW HAVEN, CT	RS	ANN TAYLOR	18.000	F 27	0	
BAYBANK BOSTON, N.A.	BOSTON, MA	RS	STAPLES, INC.	18.000	F 25	0	
BAYBANK BOSTON, N.A.	BOSTON, MA	RS	T. DEANE	18.000	F 25	0	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	RS	FAWCETT ENERGY	18.000	F 25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	CLAIR INTERNATIONAL	18.000	F 25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	NONANTUM HOME CENTER	18.000	F 25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	LEGAL SEAFOOD	18.000	F 25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	POTPOURRI DESIGNS	18.000	F 25	0	
BENCHARGE MASS., INC.	PEAPACK, NJ	RS	BENCHARGE AFFINITY	18.000	F 25	0	
BLOOMINGDALE'S	NEW YORK, NY	RS	BLOOMINGDALE'S	18.000	F 27	0	Y
BROOKS BROTHERS	NEW YORK, NY	RS	BROOKS BROTHERS	18.000	F 27	0	
CATHERINE'S INC.	MEMPHIS, TN	RS	PS PLUS SIZES	18.000	F 27	0	
CITICORP RETAIL SERVICES	NEW YORK, NY	RS	BRADLEES	18.000	F 29	0	Y
CONOCO, INC.	PONCA CITY, OK	RS	CONOCO CREDIT CARD	18.000	F 25	0	
CUMMINGS	ALLSTON MA	RS	CUMMINGS	18.000	F 30	0	
CWT SPECIALTY STORES INC.	ATTLEBORO, MA	RS	C.W.T. (15)		F 25	0	Y
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	EMPIRE (15)		F 30	0	
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	FRU'GALS	18.000	F 30	0	
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	GIBLEE'S (15)		F 30	0	
EXXON COMPANY, U.S.A.	HOUSTON, TX	RS	EXXON CARD	14.750	V 27	0	
FILENE'S	BOSTON, MA	RS	FILENE'S	18.000	F 28	0	Y
FINE JEWLERS GUILD ATLANTIC	INVING, TX	RS	BAILEY BKS & BIDDLE	18.000	F 30	0	
G. FOX & COMPANY	HARTFORD, CT	RS	FLEX	18.000	F 30	0	
G. FOX & COMPANY	HARTFORD, CT	RS	BETTER LIVING ACCOUNT	18.000	F 30	0	
GORDON'S JEWELRY OF MA., INC	IRVING, TX	RS	GORDON'S	18.000	F 30	0	
GROSSMAN'S INC	BRAINTREE, MA	RS	GROSSMAN'S (15)		F 30	0	
GULF OIL CUMBERLAND FARMS	WESTBORO, MA	RS	GULFCARD	18.000	F 25	0	
JC PENNEY COMPANY, INC.	DALLAS, TX	RS	JCPENNEY	18.000	F 25	0	
LECHMERE, INC.	WOBURN, MA	RS	LECHMERE	18.000	F 30	0	
LEVITZ CREDIT CORP.	CLAYMONT, DE	RS	LEVITS REVOLV-A-CHARGE	18.000	F 26	0	
LITTMAN JEWLERS	EDISON, NJ	RS	LITTMAN	18.000	F 25	0	
LONDON'S INC.	ATTLEBORO, MA	RS	LONDON'S INC. (15)		F 31	0	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
LONG'S JEWELERS	BOSTON, MA	RS	LONG'S	18.000	F	30	0	
LORD & TAYLOR	NEW YORK, NY	RS	LORD & TAYLOR	18.000	F	25	0	
NEIMAN-MARCUS	BOSTON, MA	RS	NEIMAN-MARCUS	18.000	F	30	0	
PIER 1 IMPORTS, INC.	FT. WORTH, TX	RS	PIER 1 IMPORTS	18.000	F	25	0	
ROMM & COMPANY, INC.	BROCKTON, MA	RS	ROMM (15)		F	25	0	
SAKS AND COMPANY	NEW YORK, NY	RS	SAKS FIFTH AVENUE	18.000	F	28	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARS CHARGE	18.000	F	30	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARS CHARGE PLUS	18.000	F	30	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARSCHARGE HOME IMPROV-P	15.900	F	30	0	
SHELL OIL COMPANY	TULSA, OK	RS	SHELL CREDIT CARD	18.000	F	25	0	Y
SHELL OIL COMPANY	TULSA, OK	RS	SHELL SEL. CREDIT CARD	18.000	F	25	20.00	Y
SUN REFINAN. & MARKET, CO.	TULSA, OKLAHOMA	RS	SUNOCO BLUE	18.000	F	25	0	
SUN REFINAN. & MARKET, CO.	TULSA, OKLAHOMA	RS	SUNOCO BLUE	18.000	F	25	0	
SYMS	BETHEL, CT	RS	SYMS	18.000	F	26	0	
TALBOTS	HINGHAM, MA	RS	TALBOTS CHARGE	18.000	F	30	0	
UNITED STATES TRUST CO	CAMBRIDGE, MA	RS	LIGHT SOURCES	18.000	F	25	0	
UNITED STATES TRUST CO	BOSTON, MA	RS	FINE DESIGN	18.000	F	25	0	
UNITED STATES TRUST CO	BOSTON, MA	RS	MONYIHAN LUMBER	18.000	F	25	0	
UNITED STATES TRUST CO	BOSTON, MA	RS	LEE IMPORTED CAR IMPORTS	18.000	F	25	0	
UNITED STATES TRUST CO.	BOSTON, MA	RS	SBI SALES	18.000	F	25	0	
WICKES LUMBER COMPANY	VERNON HILLS, IL	RS	WICKES LUMBER	18.000	F	25	0	Y
ZALE DELAWARE INC.	IRVING, TX	RS	BAILEY, BANKS & BIDDLE	18.000	F	30	0	
ZALE DELAWARE, INC.	IRVING TX	RS	ZALE	18.000	F	30	0	

FOOTNOTES:

BANK IS AGENT FOR:

(1) STATE STREET BANK AND TRUST COMPANY, BOSTON, MA
(2) BANK OF BOSTON, BOSTON, MA
(3) NORWEST CREDIT CARD, DESMOINES, IOWA
(4) MELLON BANK, PITTSBURGH, PA
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, MILWAUKEE, WI
(8) UNITED SAVINGS BANK, MANCHESTER, NH
(9) BANK OF NEW ENGLAND - WEST, SPRINGFIELD, MA
(10) CITIZENS FIDELITY BANK AND TRUST, LOUISVILLE, KY
(11) SIGNET BANK/VIRGINIA, GLEN ALLEN, VA
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, LINCOLNSHIRE, IL
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) SHAWMUT BANK, BOSTON, MA
(14A) CONNECTICUT NATIONAL BANK, HARTFORD, CN
(14B) IBAA BANCARD
(14C) MBNA AMERICA, WILMINGTON, DE
(14D) CITIBANK, NEW YORK, NY
(14E) MARYLAND BANK, N.A., BALTIMORE, MD
(14F) ANB NATIONAL BANK, NEW YORK, NY

(15) 18 / 12% @ $500
(16) 17.9 / 14.9% @ $900
(17) 16 / 15% @ $1000
(18) 16.7 / 15.7% @ $1000
(19) 17.5 / 10% @ $1000
(20) 17.9 / 16.4% @ $2500
(21) MC / VISA both for $21.00
(22) MC / VISA both for $25.00
(23) 18 / 16 / 15% @ $2500 / $10,000
(24) 10.5 / 10 / 9.5% @ $1000 / $2500
(25) 17.7 / 16.8 / 15.9 @ $1500 / $2500
(26) 16.9 / 15.9% @ $3000
(27) MC / VISA both for $22.00
(28) MC / VISA both for $24.00
(29) MC / VISA both for $20.00
(30) MC / VISA both for $12.00
(31) $1.50 in those month with debit activity
(32) MC / VISA both for $18.00
(33) 22 / 20% @ $1200
(34) 20.5 / 18.5% @ $1200

MASS. R1.12:990/3

The Commonwealth of Massachusetts

OFFICE OF

COMMISSIONER OF BANKS

QUARTERLY

CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS

CHAPTER 140

SECTION 114C

December 6, 1990

MICHAEL S. DUKAKIS
Governor

THOMAS J. CURRY
Commissioner

Published by the Office of the Secretary of State,
Michael J. Connolly, Secretary

1.25

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
1ST NAT'L BANK - WAMEGO (13)	WAMEGO, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
1ST NAT'L BK/CAMDENTON (13)	CAMDENTON, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
1ST NAT'L BK/OSAGE BEACH(13)	OSAGE BEACH, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
1ST NAT'L BK/WASHINGTON (13)	WASHINGTON, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
1ST NATIONAL BANK/ALMA (13)	ALMA, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
1ST NATL BANK - SEDAN (13)	SEDAN, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
1ST ST BK/JUNCTION CITY (13)	JUNCTION CITY, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
1ST STATE BK/BURLINGAME (13)	BURLINGAME, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
3RD NAT'L BK - SEDALIA (13)	SEDALIA, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
ABINGTON SAVINGS (1)	ABINGTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
ANDERSON STATE BANK (13)	ANDERSON, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
ANDOVER FEDERAL CREDIT UNION	ANDOVER, MA	FI	VISA	15.500	F	25	15.00	Y
ANDOVER SAVINGS BANK (14C)	ANDOVER, MA	FI	MASTERCARD	17.900	F	25	20.00	
ANDOVER SAVINGS BANK (14C)	ANDOVER, MA	FI	VISA	17.900	F	25	20.00	
APPLE BANK FOR SAVINGS	BETHPAGE, N.Y.	FI	AFT VISA	14.900	F	25	15.00	
ARKANSAS FED. SAVINGS BANK	LITTLE ROCK, AK	FI	MASTERCARD	11.880	V	0	35.00	Y
ARKANSAS FEDERAL SAV. BANK	LITTLE ROCK, AK	FI	GOLD MASTERCARD	11.880	V	0	50.00	Y
ARKANSAS FEDERAL SAVINGS BK	LITTLE ROCK, AK	FI	VISA	11.880	V	0	35.00	Y
ARKANSAS FEDERAL SAVINGS BK	LITTLE ROCK, AK	FI	VISA GOLD	11.880	V	0	50.00	Y
ATLANTIC BANK & TRUST (1)	BOSTON, MA	FI	GOLD MASTERCARD	16.990	F	25	50.00	Y
ATLANTIC BANK & TRUST (1)	BOSTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
ATLANTIC BANK & TRUST (1)	BOSTON, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
ATLANTIC BANK & TRUST (1)	BOSTON, MA	FI	VISA	17.990	F	25	25.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	ENHANCE	19.800	F	25	20.00	
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	ENHANCE GOLD	19.800	F	25	40.00	
AUBURNDALE COOPERATIVE (1)	AUBURNDALE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BANK EAST	MANCHESTER, NH	FI	VISA	18.500	V	25	18.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTERCARD	18.500	V	25	18.00	Y
BANK EAST	MANCHESTER, NH	FI	FIN RES CORP VISA (34)		V	25	20.00	Y
BANK EAST	MANCHESTER, NH	FI	FIN RESV CORP MASTER (34)		V	25	20.00	Y
BANK EAST	MANCHESTER, NH	FI	CORPORATE VISA	18.500	V	25	30.00	Y
BANK EAST	MANCHESTER, NH	FI	CORP./GOLD MASTERCARD	18.500	V	25	60.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTERCARD GOLD	18.500	V	25	40.00	Y
BANK EAST	MANCHESTER, NH	FI	CORPORATE MASTERCARD	18.500	V	25	30.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTER GOLD HOME EQUITY	12.500	V	25	40.00	Y
BANK EAST	MANCHESTER NH	FI	CORP./VISA GOLD	18.500	V	25	60.00	Y
BANK EAST	MANCHESTER NH	FI	VISA GOLD	18.500	V	25	40.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	VISA GOLD	16.800	F	25	45.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	MASTERCARD	19.800	F	25	20.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	VISA CLASSIC	19.800	F	25	20.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	VISA	19.800	F	25	18.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	VISA GOLD	19.800	F	25	36.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	MASTERCARD	19.800	F	25	18.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	MASTERCARD GOLD	18.000	V	25	48.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	VISA EMPLOYEES PREFERRED	12.000	F	25	6.00	Y
BANK OF GAINESVILLE (13)	GAINSVILLE, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
BANK OF HOLDEN (13)	HOLDEN, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
BANK OF HOVEN	HOVEN, SD	FI	MASTERCARD	21.000	F	25	35.00	Y
BANK OF HOVEN	HOVEN, SD	FI	VISA	21.000	F	25	35.00	Y
BANK OF PLEASANTON (13)	PLEASANTON, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
BANK OF TAUNTON (1)	TAUNTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BANK OF VERSAILLES (13)	VERSAILLES, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
BANK ONE, COLUMBUS N.A.	COLUBUS OH	FI	NORTHWEST AIRLINES GOLD	19.040	V	25	65.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	GOLD CARD	16.800	F	25	50.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	US AMATEUR, CLASSIC	18.030	V	25	25.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	SUBARU	19.800	F	25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	AARP	15.600	F	25	10.00	
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	PROPRIETARY	18.000	F	25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	NORTHWEST AIRLINES	19.040	V	25	55.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	PROPRIETARY	19.000	F	25	15.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	U.S. CYCLING FEDERATION	19.800	F	25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	PROPRIATARY CARD	19.800	F	25	10.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	PROP. GOLD CARD	16.800	F	25	30.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	PROPRIETARY	20.800	F	25	15.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS OH	FI	PROP. GOLD CARD	18.960	F	25	30.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	BANK ONE PROPRIETARY	19.800	F	25	0	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	BANK ONE PROPRIETARY	21.600	F	25	0	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS OH	FI	BANK ONE PROPRIETARY	18.000	F	25	10.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	SPERRY & HUTCHINSON	19.800	F	25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS OH	FI	PROPRIETARY	19.800	F	25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS OH	FI	PROPRIETARY	18.960	F	25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS OH	FI	PROPRIETARY	24.000	F	25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	BUSINESS CARD	18.000	F	25	45.00	
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	PROPRIETARY GOLD CARD	17.000	F	25	40.00	Y
BANK ONE, COLUMBUS, NA.	COLUMBUS, OH	FI	US AMATEUR GOLD	18.030	V	25	45.00	Y
BAY STATE SAVINGS (1)	WORCESTER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK BOSTON, NA	BOSTON, MA	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD CLASSIC	15.000	F	25	30.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA CLASSIC	15.000	F	25	30.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK FIRST EASTHAMPTON NA	EASTHAMPTON, MA.	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK FIRST EASTHAMPTON NA	EASTHAMPTON,MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	MASTERCARD GOLD	12.000	V	25	45.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	VISA GOLD	13.000	V	25	45.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	MASTERCARD GOLD	12.000	V	25	45.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	VISA GOLD	12.000	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK NORFOLK	DEDHAM, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK NORFOLK	DEDHAM, MA	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y.
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	11.500	V	25	45.00	
BELMONT SAVINGS BANK (1)	BELMONT, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
BELMONT SAVINGS BANK (1)	BELMONT, MA	FI	VISA	17.990	F	25	25.00	Y
BELMONT SAVINGS BANK (1)	BELMONT MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
BENJAMIN FRANKLIN SVGS (14E)	FRANKLIN, MA	FI	MASTERCARD	18.990	F	25	20.00	
BENJAMIN FRANKLIN SVGS(14E)	FRANKLIN, MA	FI	GOLD VISA	18.900	F	25	40.00	
BENJAMIN FRANKLIN SVGS(14E)	FRANKLIN, MA	FI	GOLD MASTERCARD	18.900	F	25	40.00	
BETHANY TRUST COMPANY (13)	BETHANY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
BEVERLY COOPERATIVE (1)	BEVERLY, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA MAIL	16.700	F	25	25.00	
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	STUDENT VISA	18.000	F	25	25.00	
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA GOLD	16.700	F	25	40.00	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA GOLD - CORP.	16.700	F	25	30.00	
BLUE HILL FEDERAL C.U. (1)	BROOKLINE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BLUE HILL FEDERAL C.U. (1)	BROOKLINE, MA	FI	GOLD MASTERCARD	16.990	F	25	50.00	Y
BLUE HILL FEDERAL C.U. (1)	BROOKLINE, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
BOSTON 5 CENT SAVINGS (14C)	BOSTON, MA	FI	VISA GOLD	18.900	F	25	40.00	Y
BOSTON 5 CENT SAVINGS (14C)	BOSTON, MA	FI	VISA	18.900	F	25	20.00	Y
BOSTON EDISON EMP. C.U.	BOSTON, MA	FI	MASTERCARD	14.400	F	25	15.00	Y
BOSTON P.O. EMPLOYEE C.U.	BOSTON, MA	FI	MASTERCARD	14.400	F	25	12.00	
BRADFORD FED. SAVINGS (11)	RICHMOND, VA	FI	MASTERCARD	18.000	V	25	20.00	Y
BRADFORD FED. SAVINGS (11)	RICHMOND, VA	FI	VISA	18.000	V	25	20.00	Y
BRADFORD FED. SAVINGS (11)	RICHMOND VA	FI	GOLD MASTERCARD	16.000	V	25	30.00	Y
BRADFORD FED. SAVINGS (11)	RICHMOND, VA	FI	VISA GOLD	16.000	V	25	30.00	Y
BRAINTREE COOPERATIVE (1)	BRAINTREE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BRIDGEWATER SAVINGS (1)	BRIDGEWATER, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
BRIDGEWATER SAVINGS (1)	BRIDGEWATER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BRISTOL COUNTY SAVINGS (1)	TAUNTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y.
BRISTOL COUNTY SAVINGS (1)	TAUNTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BROADWAY NATIONAL BANK	CHELSEA, MA	FI	MASTERCARD	18.000	F	25	10.00	
BROCKTON CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.880	F	25	20.00	Y
BROOKLINE COOPERATIVE (1)	BROOKLINE, MA	FI	VISA	17.990	F	25	25.00	Y
BROOKLINE COOPERATIVE (2)	BROOKLINE, MA	FI	MASTERCARD	17.040	F	25	21.00	Y
BROOKLINE SAVINGS (1)	BROOKLINE, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
BROOKLINE SAVINGS (1)	BROOKLINE, MA	FI	VISA	17.990	F	25	25.00	Y
BROOKLINE SAVINGS (1)	BROOKLINE, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
BROOKLINE SAVINGS (1)	BROOKLINE, MA	FI	GOLD MASTERCARD	16.990	F	25	50.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE, MA	FI	MASTERCARD	16.450	F	25	21.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE, MA	FI	MASTERCARD GOLD	16.450	F	25	45.00	Y
CANEY VALLEY NAT'L BANK (13)	CANEY, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
CANTON COOPERATIVE (1)	CANTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
CAPE COD 5 CENT SAVINGS (1)	HARWICHPORT, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD	14.900	V	25	20.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD GOLD	15.000	V	25	40.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	BUSINESS MASTERCARD	15.000	V	25	45.00	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	FI	YMCA MASTERCARD	15.000	V	25	20.00	Y
CAPE COD FEDERAL C.U.	FALMOUTH, MA	FI	VISA CLASSIC	17.900	F	25	12.00	Y
CAPITOL BANK & TRUST CO.	BOSTON, MA	FI	MASTERCARD	14.000	F	25	21.00	
CAPITOL BANK & TRUST CO.	BOSTON, MA	FI	MASTERCARD GOLD	1[illegible].000	F	25	50.00	
CAPITOL BANK AND TRUST	BOSTON, MA	FI	MASTERCARD	1[illegible]	V	25	21.00	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R.	V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
CAPITOL BANK AND TRUST CO	BOSTON, MA	FI	MASTERCARD GOLD	12.500	V	25	50.00	
CAPITOL BK & TRUST COMPANY	BOSTON, MA	FI	MASTERCARD	12.500	V	25	21.00	Y
CARDINAL FEDERAL SAVINGS BK	CLEVELAND, OH	FI	MASTERCARD	18.000	F	25	18.00	
CARROLL COUNTY TRUST CO.(13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
CENTRAL COOPERATIVE (1)	SOMERVILLE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
CENTURY BANK & TRUST CO.	MEDFORD, MA	FI	MASTERCARD	16.800	F	30	20.00	Y
CENTURY BANK/SUFFOLK	CHELSEA, MA	FI	MASTERCARD	16.800	F	30	20.00	Y
CENTURY NORTH SHORE BK/TRUST	LYNN, MA	FI	MASTERCARD	16.800	F	30	20.00	Y
CHADWICK FEDERAL C.U.	NORWOOD, MA	FI	VISA	14.000	F	25	12.00	
CHARITON COUNTY BANK (13)	BRUNSWICK, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
CHEMICAL BANK	NEW YORK, NY	FI	MASTERCARD	19.500	F	25	20.00	
CHEMICAL BANK-DELAWARE	NEW YORK, NY	FI	VISA	19.500	F	25	20.00	
CHEMICAL BANK-DELAWARE	NEW YORK, NY	FI	GOLD MASTERCARD	16.800	F	25	45.00	
CHEMICAL BANK-DELAWARE	NEW YORK, NY	FI	VISA GOLD	16.800	F	25	45.00	
CHICOPEE COOPERATIVE (1)	CHICOPEE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA	16.700	F	25	25.00	Y.
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	MASTERCARD	16.700	F	25	25.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	STUDENT VISA	18.000	F	25	25.00	
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA GOLD	16.700	F	25	40.00	
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA DUAL	16.700	F	25	25.00	
CITIZEN UNION SAVINGS (1)	FALL RIVER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
CITIZENS BANK & TRUST (13)	ROCKPORT, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
CITIZENS BK/ROGERSVILLE (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
CITIZENS NATIONAL BANK (13)	INDEPENDENCE, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
CITIZENS STATE BANK (13)	MARYSVILLE, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA BUSINESS CARD	15.000	V	25	35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA CLASSIC (22)	16.000	F	25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	MASTERCARD (22)	16.000	F	25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA GOLD	15.000	V	25	35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA (AAA)	16.000	F	25	10.00	Y
CITY COOPERATIVE BANK (1)	HOLYOKE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
CITY SVG BK OF PITTSFLD (3)	PITTSFIELD, MA	FI	VISA GOLD	16.700	F	25	40.00	
CITY SVG BK OF PITTSFLD (3)	PITTSFIELD, MA	FI	VISA GOLD-CORPORATE	16.700	F	25	30.00	
CITY SVG BK OF PITTSFLD (3)	PITTSFIELD, MA	FI	STUDENT VISA	18.000	F	25	25.00	
CITY SVNG BK OF PITTSFLD (3)	PITTSFIELD, MA	FI	VISA DUAL	16.700	F	25	25.00	
CLINTON SAVINGS (1)	CLINTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
COHASSET SAVINGS (1)	COHASSET, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
COLONIAL COOPERATIVE (1)	SAUGUS, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
COLUMBUS STATE BANK (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
COMM BK OF POPULAR BLUFF(13)	POPULAR BLUFF, MO	FI	SPECIAL CONNECTIONS	17.500	F	0	0	Y
COMM BK ST FRANCOIS CTY(13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	0	0	Y
COMM BK ST. CHARLES CTY(13)	KANSAS CITY MO	FI	SPECIAL CONNECTIONS	17.500	F	0	0	Y
COMM BNK OF ST JOSEPH (13)	ST JOSEPH, MO	FI	SPECIAL CONNECTIONS	17.500	F	0	0	Y
COMM BNK OF ST LOUIS (13)	CLAYTON, MO	FI	SPECIAL CONNECTIONS	17.500	F	0	0	Y
COMM. BNK OF BARRY CTY (13)	CASSVILLE, MO	FI	SPECIAL CONNECTIONS	17.500	F	0	0	Y
COMM. BNK OF KANSAS CITY(13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	0	0	Y
COMMERCE BANK & TRUST CO	WORCESTER, MA	FI	VISA AFFINITY	14.000	F	25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	PRIME GROUP MASTERCARD	14.000	F	25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	PRIME GROUP VISA	14.000	F	25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	VISA	16.500	F	25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	MASTERCARD	16.500	F	25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CENTURY MASTERCARD	14.000	F	25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CENTURY VISA	14.000	F	25	20.00	Y
COMMERCE BANK OF JOPLIN (13)	JOPLIN, MO	FI	SPECIAL CONNECTIONS	17.500	F	0	0	Y.
COMMERCE BANK OF LEBANON(13)	LEBANON, MO	FI	SPECIAL CONNECTIONS	17.500	F	0	0	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	COMMERCE CARD 5	17.800	F	0	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	KANSAS CITY METRO. BAR AS	16.900	F	0	0	
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	UNIV. OF MO., ST. LOUIS	16.500	F	0	18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY MO	FI	COMMERCE CARD 4	15.900	F	0	20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	COMMERCE CARD 3	15.900	F	0	18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	COMMERCE CARD 2	16.500	V	0	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	VISA GOLD	15.500	F	0	35.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	COMMERCE CARD 1	17.000	V	0	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	UNIV./IA ALUMNI	1[illegible].800	F	0	18.00	
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	METRO COM. COLL.	1[illegible].800	F	0	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	UNIV./IOWA ALUM.ASSOC.	1[illegible].500	F	0	16.00	
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	ROCKHURST COLLEGE ALUMNI	16.500	F	0	16.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	LUTHERAN ASSOCIATION	17.800	F	0	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	KANSAS CITY ROYALS	1[illegible].800	F	0	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	SOUTHWEST BAPTIST UNIV.	21.400	F	0	0	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	VISA BUSINESS CARD	12.000	V	25	30.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	SOUTHWEST MO ST ALUMN ASS	21.400	F	0	0	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	BAR ASSOC./MET. ST. LOUIS	1[illegible]	F	0	0	
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	SPECIAL CONNECTIONS	1[illegible].500	F	0	0	Y
COMMERCE BANK OF OMAHA (13)	OMAHA, NE	FI	VISA CLASSIC	2[illegible].000	F	0	0	Y
COMMERCE BANK OF SPRGFLD(13)	SPRINGFIELD, MO	FI	SPECIAL CONNECTIONS	1[illegible].500	F	0	0	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
COMMERCE BK OF CLAY CTY (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	0	0	Y
COMMERCE BK OF HANNIBAL (13)	HANNIBAL, MO	FI	SPECIAL CONNECTIONS	17.500	F	0	0	Y
COMMERCIAL BANK/W. PORT (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
COMPASS BK FOR SAVINGS (14)	NEW BEDFORD, MA	FI	CLASSIC VISA	16.860	V	30	18.00	Y
COMPASS BK FOR SAVINGS (14)	NEW BEDFORD, MA	FI	MASTERCARD	16.860	V	30	18.00	Y
COMPASS BK FOR SAVINGS(14)	NEW BEDFORD, MA	FI	GOLD MASTERCARD	15.840	V	30	36.00	Y
COMPUGRAPHIC EMPL. FED. C.U.	WILMINGTON, MA	FI	VISA	14.000	F	25	12.00	
COOLIDGE BANK & TRUST (3)	WATERTOWN, MA	FI	VISA GOLD	19.800	F	25	40.00	
COOLIDGE BANK & TRUST (3)	WATERTOWN, MA	FI	VISA DUAL	19.800	F	25	18.00	
COOLIDGE BANK & TRUST (3)	WATERTOWN, MA	FI	MASTERCARD GOLD - CORP	19.800	F	25	30.00	
COOLIDGE BK & TRUST (3)	BOSTON, MA	FI	VISA	16.700	F	25	25.00	Y
COOLIDGE BK & TRUST (3)	BOSTON, MA	FI	MASTERCARD	16.700	F	25	25.00	Y
COOP BANK OF CONCORD (14E)	CONCORD, MA	FI	VISA	17.900	F	25	20.00	Y
CORNER STONE BANK (13)	SOUTHWEST CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
COUNTRY BANK FOR SVG (14C)	WARE, MA	FI	VISA	17.900	V	25	20.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	VISA	14.900	F	25	15.00	Y.
CRESCENT CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.900	F	25	15.00	Y
DARTMOUTH BANK	MANCHESTER, NH	FI	MASTERCARD	16.000	F	25	15.00	Y
DARTMOUTH SAVINGS (1)	DARTMOUTH, MA	FI	VISA	17.990	F	25	25.00	Y
DAUPHIN DEPOSIT BANK	HARRISBURG, PA	FI	VISA (20)		V	30	15.00	
DAUPHIN DEPOSIT BANK	HARRISBURG, PA	FI	MASTERCARD (20)		V	25	15.00	
DAUPHIN DEPOSIT BANK	HARRISBURG, PA	FI	MASTERCARD GOLD (20)		V	25	15.00	
DEAN COOPERATIVE (1)	FRANKLIN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
DEDHAM INST. FOR SAVINGS (1)	DEDHAM, MA	FI	MASTERCARD	1 .990	F	25	25.00	Y
DEDHAM INST. FOR SAVINGS (1)	DEDHAM, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
DELAWARE TRUST COMPANY	WILMINGTON, DE	FI	MASTERCARD	18.000	F	25	18.00	Y
DELAWARE TRUST COMPANY	WILMINGTON, DE	FI	VISA	18.000	F	25	18.00	Y
DELAWARE TRUST COMPANY	WILMINGTON, DE	FI	VISA GOLD	16.500	V	25	40.00	Y
DENISON STATE BANK (13)	HOLTON, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
DOUGLASS BANK (THE) (13)	KANSAS CITY, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
DURFEE ATTLEBORO BANK	FALL RIVER, MA	FI	VISA CLASSIC	17.880	V	25	25.00	Y
DURFEE ATTLEBORO BANK	FALL RIVER, MA	FI	VISA GOLD	15.960	V	25	45.00	Y
DURFEE ATTLEBORO BANK	FALL RIVER, MA	FI	MASTERCARD	17.880	V	25	25.00	Y
EAST BOSTON SAVINGS (1)	EAST BOSTON, MA	FI	VISA GOLD	[illegible]	F	25	50.00	Y
EAST BOSTON SAVINGS (1)	EAST BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
EAST CAMBRIDGE SAVINGS (5)	EAST CAMBRIDGE, MA	FI	VISA	19.800	F	25	20.00	Y
EAST CAMBRIDGE SAVINGS (5)	EAST CAMBRIDGE, MA	FI	VISA	15.950	V	25	20.00	Y
EAST CAMBRIDGE SAVINGS (5)	EAST CAMBRIDGE, MA	FI	MASTERCARD	15.950	V	25	20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
EAST CAMBRIDGE SAVINGS (5)	CAMBRIDGE, MA	FI	MASTERCARD	19.800	F 25	20.00	Y
EASTERN BANK	SALEM, MA	FI	MASTERCARD	16.750	F 30	24.00	Y
EASTHAMPTON SAVINGS (1)	EASTHAMPTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	VISA (32)	18.600	F 25	18.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	MASTERCARD (32)	18.600	F 25	18.00	Y
ENTERPRISE BANK AND TRUST CO	LOWELL MA	FI	MASTERCARD	16.250	F 25	20.00	Y
ENTERPRISE BANK AND TRUST CO	LOWELL, MA	FI	VISA	16.250	F 25	20.00	Y
EQUITABLE COOPERATIVE (1)	LYNN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
EVERETT COOPERATIVE (1)	EVERETT, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
EVERETT SAVINGS BANK (1)	EVERETT, MA	FI	VISA	17.990	F 25	25.00	Y
EVERETT SAVINGS BANK (1)	EVERETT, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA PREFERRED	15.600	F 25	45.00	
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	MASTERCARD	16.800	F 25	15.00	
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA	16.800	F 25	15.00	
FALMOUTH COOPERATIVE (1)	FALMOUTH, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	MASTERCARD	17.880	V 25	25.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	PREMIER VISA	15.960	V 25	45.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	VISA GOLD	15.960	V 25	45.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	VISA DUAL	16.700	F 25	25.00	
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	STUDENT VISA	18.000	F 25	25.00	
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	VISA GOLD	16.700	F 25	40.00	
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	VISA GOLD - CORP.	16.700	F 25	30.00	
FARMERS & MERCHANTS BK (13)	HILL CITY, KS	FI	VISA	22.000	F 0	0	Y
FARMERS AND MERCHANTS BK(13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F 0	0	Y
FARMERS NATIONAL BANK (13)	PHILIPSBURG, KS	FI	VISA CLASSIC	22.000	F 0	0	Y
FARMERS STATE BANK (13)	WATHENA, KS	FI	VISA CLASSIC	22.000	F 0	0	Y
FEDERAL SAVINGS BANK (1)	WALTHAM, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
FEDERAL SAVINGS BANK (1)	WALTHAM, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
FEDERAL SAVINGS BANK (1)	WALTHAM, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
FEDERAL SAVINGS BANK (1)	WALTHAM, MA	FI	VISA CLASSIC	[illegible]	F 25	25.00	Y
FIDELITY BK & TRUST CO	BOSTON, MA	FI	VISA	17.500	V 25	16.00	Y
FIDELITY BK & TRUST CO	BOSTON, MA	FI	MASTERCARD	[illegible]	V 25	16.00	Y
FIDELITY BK & TRUST CO	BOSTON, MA	FI	VISA GOLD	16.900	V 25	24.00	Y
FIDELITY BK & TRUST CO	BOSTON, MA	FI	MASTERCARD GOLD	[illegible]	V 25	24.00	Y
FIDELITY COOPERATIVE (1)	FITCHBURG, MA	FI	VISA CLASSIC	[illegible]	F 25	25.00	Y
FIRST AND OCEAN NAT'L BANK	NEWBURYPORT, MA	FI	MASTERCARD GOLD	[illegible]	V 25	45.00	Y
FIRST AND OCEAN NATL BANK	NEWBURYPORT, MA	FI	MASTERCARD (17)		F 25	20.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	MASTERCARD GOLD	[illegible]	V 25	40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
FIRST CAPITAL BANK	CONCORD, NH	FI	VISA BUSINESS	15.000	V	25	45.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	MASTERCARD	17.500	V	25	18.00	Y
FIRST CAPITAL BANK	CONCORD NH	FI	VISA	17.500	V	25	18.00	Y
FIRST COMMUNITY BANK (11)	RICHMOND VA	FI	GOLD MASTERCARD	18.000	F	25	30.00	Y
FIRST COMMUNITY BANK (11)	RICHMOND, VA	FI	MASTERCARD	18.000	F	25	18.00	Y
FIRST COMMUNITY BANK (11)	RICHMOND, VA	FI	VISA	18.000	F	25	18.00	Y
FIRST COMMUNITY BANK (11)	RICHMOND, VA	FI	GOLD MASTERCARD	18.000	F	25	30.00	Y
FIRST ESSEX SAVINGS (1)	LAWRENCE, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
FIRST ESSEX SAVINGS (1)	LAWRENCE, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
FIRST ESSEX SAVINGS (1)	LAWRENCE, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
FIRST ESSEX SAVINGS (1)	LAWRENCE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
FIRST FINANCIAL SAV BANK	WOODBRIDGE, NJ	FI	MASTERCARD GOLD	18.400	F	25	25.00	Y
FIRST FINANCIAL SAV BANK	WOODBRIDGE, NJ	FI	MASTERCARD	18.400	F	25	15.00	Y
FIRST FINANCIAL SAV BANK	WOODBRIDGE, NJ	FI	VISA	18.400	F	25	15.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	VISA	17.990	F	25	25.00	Y
FIRST NAT'L BANK OF IPSWICH	IPSWICH, MA	FI	MASTERCARD	18.000	F	25	20.00	
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	VISA	18.000	F	25	16.00	
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD	18.000	F	25	16.00	Y
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD GOLD	15.000	V	25	30.00	Y
FIRST NAT'L BK OF BUTLER(13)	BUTLER, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
FIRST NAT'L BK OF FULTON(13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
FIRST NAT'L BK OF OTTOWA(13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
FIRST NATL BK, WHEATON (12)	WHEATON, IL	FI	VISA	14.000	F	25	0	
FIRST NATL BK/CARROLLTON(13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
FIRST OMNI BANK, N.A.	MILLSBORO, DE	FI	VISA	19.800	V	25	18.00	Y
FIRST OMNI BANK, N.A.	MILLSBORO, DE	FI	MASTERCARD	19.800	V	25	18.00	Y
FIRST SIGNATURE BANK TRUST	PORTSMOUTH, NH	FI	CLASSIC VISA	19.990	V	25	17.50	
FIRST SIGNATURE BANK TRUST	PORTSMOUTH, NH	FI	GOLD VISA	18.740	V	25	0	
FIRST STATE BK-OSKALOOSA(13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
FIRST STATE BK/JOPLIN (13)	JOPLIN, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
FITCHBURG MUN. EMPL. C.U.	FITCHBURG, MA	FI	VISA	14.000	F	25	15.00	
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SECURE FLEET LINE	12.000	V	0	50.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	UNSECURED FLEET LINE	15.000	V	0	50.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	VISA GOLD	16.700	F	25	40.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	MASTERCARD	16.700	F	25	25.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	VISA	16.700	F	25	25.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	FIRST FLEET	18.000	F	25	25.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	BUSINESS CARD	16.700	F	25	30.00	
FORT RILEY NAT'L BANK (13)	FORT RILEY, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
FOXBORO NATIONAL BANK	FOXBORO, MA	FI	MASTERCARD	16.800	F	25	18.00	Y
FRAMINGHAM SAVINGS BANK(14G)	FRAMINGHAM, MA	FI	MASTERCARD	19.800	F	25	20.00	
FRAMINGHAM SAVINGS BANK(14G)	FRAMINGHAM, MA	FI	VISA	19.800	F	25	20.00	
GALLERIA BANK (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
GEM SAVINGS ASSOCIATION	DAYTON, OH	FI	MASTERCARD	16.500	V	25	20.00	Y
GEM SAVINGS ASSOCIATION	DAYTON, OH	FI	VISA	16.500	V	25	20.00	Y
GENTRY COUNTY BANK (13)	ALBANY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
GEORGE PEABODY COOP, THE (2)	PEABODY, MA	FI	VISA	19.800	F	25	20.00	Y.
GEORGE PEABODY COOP, THE (2)	PEABODY, MA	FI	MASTERCARD	19.800	F	25	20.00	Y
GEORGETOWN SAVINGS (1)	GEORGETOWN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
GFA FEDERAL CREDIT UNION	GARDNER, MA	FI	VISA CLASSIC	14.000	V	25	12.00	
GIRARD NATIONAL BANK (13)	GIRARD, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
GLENDALE COOPERATIVE (1)	EVERETT, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
GLOUCESTER BANK & TRUST (1)	GLOUCESTER, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
GLOUCESTER BANK & TRUST (1)	GLOUCESTER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
GRANITE COOPERATIVE BK(14E)	QUINCY, MA	FI	MASTERCARD	16.900	F	25	20.00	
GREAT BARRINGTON SAVINGS (3)	GREAT BARRINGTON, MA	FI	VISA	16.500	F	25	0	
GREATER BOSTON BANK (1)	BRIGHTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	STUDENT VISA	18.000	F	25	25.00	
GREENFIELD COOPERATIVE (3)	GREENFIELD, MA	FI	VISA GOLD CORP.	16.700	F	25	30.00	
GREENFIELD COOPERATIVE (3)	GREENFIELD, MA	FI	GOLD MASTERCARD	16.700	F	25	40.00	Y
GREENFIELD COOPERATIVE (3)	GREENFIELD, MA	FI	VISA GOLD	16.700	F	25	40.00	
GREENFIELD COOPERATIVE (3)	GREENFIELD, MA	FI	MASTERCARD	16.700	F	25	25.00	Y
GREENFIELD COOPERATIVE (3)	GREENFIELD, MA	FI	VISA DUAL	16.700	F	25	25.00	Y
GREENFIELD SAVINGS (1)	GREENFIELD, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE, DE	FI	DISCOVER - PRIVATE ISSUE	19.800	F	25	40.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE, DE	FI	DISCOVER CARD	19.800	F	25	0	Y
GROVE BANK FOR SAVINGS (14I)	BRIGHTON, MA	FI	VISA (PREFERRED)	[illegible]	F	25	20.00	Y
GTE EMPL. FEDERAL C.U.	PEABODY, MA	FI	VISA	[illegible]	F	25	15.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	[illegible]	[illegible]	F	25	20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	VISA	16.000	F	25	20.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	MASTERCARD GOLD	16.000	F	25	40.00	Y
HANSCOM FEDERAL C.U.	BEDFORD, MA	FI	VISA	15.900	F	25	15.00	
HIBERNIA SAVINGS BANK (5)	QUINCY, MA	FI	MASTERCARD	18.200	V	30	20.00	
HIBERNIA SAVINGS BANK (5)	QUINCY, MA	FI	MASTERCARD	19.800	F	30	20.00	
HIBERNIA SAVINGS BANK (5)	QUINCY, MA	FI	VISA	19.800	F	30	20.00	
HIBERNIA SAVINGS BANK (5)	QUINCY, MA	FI	VISA	18.200	V	30	20.00	
HINGHAM FEDERAL CREDIT UNION	HINGHAM, MA	FI	VISA	15.000	F	25	15.00	
HINGHAM INST. FOR SVNGS (1)	HINGHAM, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
HOLBROOK COOPERATIVE (1)	HOLBROOK, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
HP FAMILY FED. CREDIT UNION	WALTHAM, MA	FI	VISA	15.000	F	25	15.00	Y
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD	16.250	F	28	24.00	
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD GOLD	16.250	F	28	36.00	Y
HUDSON SAVINGS BANK (1)	HUDSON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
HUDSON SAVINGS BANK (1)	HUDSON, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
HULL COOPERATIVE (1)	HULL, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
HULL FEDERAL C.U. (1)	HULL, MA	FI	VISA	17.990	F	25	25.00	Y
HYDE PARK COOPERATIVE (1)	HYDE PARK, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
HYDE PARK SAVINGS (1)	HYDE PARK, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA CLASSIC	16.800	F	25	15.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	STANDARD MASTERCARD	17.320	V	25	15.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	GOLD MASTERCARD	14.320	V	25	35.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA GOLD	15.600	F	25	45.00	
INST FOR SVNGS NEWBURYPT (1)	NEWBURYPORT, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
INST FOR SVNGS NEWBURYPT (1)	NEWBURYPORT, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
IPSWICH SAVINGS BANK (1)	IPSWICH, MA	FI	VISA	17.990	F	25	25.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	VISA	19.500	F	30	18.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	MASTERCARD	19.500	F	30	18.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	VISA	17.900	F	30	18.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	MASTERCARD	17.900	F	30	18.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	VISA	18.500	F	30	15.00	Y
KAW VALLEY STATE BANK (13)	WAMEGO, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
LANDMARK BK FOR SAVINGS (1)	WHITMAN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
LANDMARK KCI BANK (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
LAWRENCE SAVINGS BANK (1)	LAWRENCE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
LEAVENWORTH NAT'L BANK (13)	LEAVENWORTH, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
LEE BANK (3)	LEE, MA	FI	VISA	19.500	F	25	18.00	
LEE BANK (3)	LEE, MA	FI	MASTERCARD	19.500	F	25	18.00	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
LENOX SAVINGS (1)	LENOX, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
LEOMINSTER CREDIT UNION	LEOMINSTER, MA	FI	VISA	15.900	F 25	20.00	Y
LEOMINSTER SAVINGS BK (1)	LEOMINSTER, MA	FI	VISA	17.990	F 25	25.00	Y
LEWISTON STATE BANK (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F 0	0	Y
LEXINGTON SAVINGS BANK (1)	LEXINGTON, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
LEXINGTON SAVINGS BANK (1)	LEXINGTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
LEXINGTON SAVINGS BANK (1)	LEXINGTON, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
LEXINGTON SAVINGS BANK (1)	LEXINGTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
LIBERTY BANK & TRUST CO (1)	BOSTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
LINCOLN TRUST CO.	HINGHAM, MA	FI	VISA STUDENT	18.000	F 25	25.00	
LINCOLN TRUST CO.	HINGHAM, MA	FI	VISA DUAL	16.700	F 25	25.00	
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA GOLD	16.700	F 25	40.00	
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA GOLD - CORP.	16.700	F 25	30.00	
LOWELL INST FOR SAVINGS(14H)	LOWELL, MA	FI	VISA	18.000	F 25	20.00	Y
LOWELL INST FOR SAVINGS(14H)	LOWELL, MA	FI	MASTERCARD	18.000	F 25	20.00	Y
LYNDON STATE BANK (13)	LYNDON, KS	FI	VISA	22.000	F 0	0	Y
LYNN 5 CENTS SAVINGS BK (1)	LYNN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MANSFIELD CO-OP BANK (2)	MANSFIELD, MA	FI	VISA	17.040	F 25	21.00	Y
MANSFIELD CO-OP BANK (14G)	MANSFIELD, MA	FI	MASTERCARD	19.800	F 25	20.00	Y
MARINE MIDLAND BANK (DE) N A	WILMINGTON, DE	FI	VISA	16.950	V 25	20.00	Y
MARINE MIDLAND BANK N A	WILMINGTON, DE	FI	MASTERCARD	16.950	V 25	20.00	Y
MARINE MIDLAND BANK N A	WILMINGTON, DE	FI	GOLD MASTERCARD	14.950	V 25	36.00	Y
MARINE MIDLAND BANK N A	WILMINGTON, DE	FI	VISA	19.800	F 25	20.00	Y
MARINE MIDLAND BANK N A	WILMINGTON, DE	FI	MASTERCARD	19.860	F 25	20.00	Y
MARLBOROUGH COOPERATIVE(14G)	MARBOROUGH, MA	FI	VISA	19.800	F 25	20.00	
MARLBOROUGH SAVINGS BANK (1)	MARLBORO, MA	FI	VISA	17.990	F 25	25.00	Y
MARLBOROUGH SAVINGS BANK(1)	MARLBORO, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
MARTHAS VINEYARD NATIONAL BK	VINEYARD HAVEN, MA	FI	MASTERCARD	15.500	F 25	25.00	Y
MASSACHUSETTS CO., INC.	BOSTON, MA	FI	VISA TRAVELER'S EMPLOYEE	15.990	F 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD MONEYTRAC	15.000	F 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	15.000	F 25	0	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GRPS	17.990	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	17.900	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY	17.990	F 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD HOME EQTY MONEYT	11.000	V 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD	15.900	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	15.900	F 25	35.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.000	F	25	15.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	15.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD AFFINITY GRPS.	16.750	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	16.900	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE AFFINITY G	15.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE / AFFINITY	16.750	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE CARD	16.750	F	25	35.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD/HOME EQUITY	11.000	V	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	16.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA AFFINITY GROUPS	17.500	F	25	20.00	Y
MAYFLOWER COOPERATIVE (1)	MIDDLEBORO, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
MAYFLOWER COOPERATIVE (1)	MIDDLEBORO, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
MECHANICS BANK	WORCESTER, MA	FI	VISA CLASSIC	17.880	F	25	25.00	Y
MECHANICS BANK	WORCESTER, MA	FI	VISA GOLD	15.960	F	25	45.00	Y
MEDFORD SAVINGS (1)	MEDFORD, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
MEDFORD SAVINGS (1)	MEDFORD, VA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
MEDWAY SAVINGS (1)	MEDWAY, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
MERCHANTS NATIONAL BANK (3)	LEOMINSTER, MA	FI	MASTERCARD	16.700	F	25	25.00	Y
MERCHANTS NATIONAL BANK (3)	LEOMINSTER, MA	FI	VISA	16.700	F	25	25.00	Y
MERCHANTS NATIONAL BANK (3)	LEOMINSTER, MA	FI	VISA	16.700	F	25	25.00	Y
MERCHANTS NATIONAL BANK (3)	LEOMINSTER, MA	FI	MASTERCARD	16.700	F	30	25.00	Y
MERIDIAN BANK CARD SERVICES	WILMINGTON, DE	FI	MASTERCARD	16.750	V	30	15.00	Y
MERIDIAN BANK CARD SERVICES	WILMINGTON, DE	FI	VISA	16.750	V	30	15.00	Y
MERRIMACK VALLEY FEDERAL CU	N. ANDOVER, MA	FI	VISA	13.000	F	24	12.00	Y
METHUEN COOPERATIVE (1)	METHUEN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
METROPOLITAN BK & TRUST (1)	MELROSE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
MIDCOUNTY BK & TRUST CO.	NORWOOD, MA	FI	VISA-STUDENT	17.000	F	25	25.00	Y
MIDCOUNTY BK & TRUST CO.	NORWOOD, MA	FI	VISA GOLD	16.700	F	25	40.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA GOLD CORP	16.700	F	25	30.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA DUAL	16.700	F	25	25.00	Y
MIDDLEBOROUGH SAVINGS (1)	MIDDLEBORO, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
MIDDLEBOROUGH TRUST CO.	MIDDLEBORO, MA	FI	MASTERCARD	15.840	V	25	25.00	Y
MIDDLEBOROUGH TRUST CO. (1)	MIDDLEBORO, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
MIDDLESEX SAVINGS BANK (14G)	NATICK, MA	FI	VISA	19.800	F	25	20.00	Y
MIDDLESEX SAVINGS BANK (14G)	NATICK, MA	FI	MASTERCARD	19.800	F	25	20.00	Y
MIDDLETOWN SAVINGS BANK	MIDDLETOWN, NEW YORK	FI	MASTERCARD	15.250	F	25	25.00	Y
MIDDLETOWN SAVINGS BANK	MIDDLETOWN, NEW YORK	FI	VISA GOLD	15.250	F	25	65.00	Y
MIDDLETOWN SAVINGS BANK	MIDDLETOWN, NEW YORK	FI	CLASSIC VISA	15.250	F	25	25.00	Y
MILFORD FED. SAVINGS LOAN(1)	MILFORD, MA	FI	VISA	17.990	F	25	25.00	Y
MISSOURI SOUTHERN BANK (13)	WEST PLAINS, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
MONSANTO EMPLOYEES C.U.	SPRINGFIELD, MA	FI	VISA	14.400	F	25	0	
MONSON SAVINGS BANK (1)	MONSON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
MT. WASHINGTON COOP (1)	SO. BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
MULTIBK NAT'L WESTERN MASS	SPRINGFIELD, MA	FI	VISA GOLD	15.960	V	25	45.00	Y
MULTIBK NAT'L WESTERN MASS	SPRINGFIELD, MA	FI	VISA CLASSIC	17.880	V	25	25.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
NANTUCKET BANK (1)	NANTUCKET, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA GOLD - CORP.	16.700	F	25	30.00	
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	STUDENT VISA	18.000	F	25	25.00	
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA GOLD	16.700	F	25	40.00	
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	MASTERCARD GOLD	16.700	F	25	40.00	
NAT'L BANK OF FAIRHAVEN(3)	FAIRHAVEN, MA	FI	VISA DUAL	16.700	F	25	25.00	
NATIONAL GRAND BANK	MARBLEHEAD, MA	FI	MASTERCARD	16.500	F	30	18.00	Y
NEW ENGLAND ALLBANK SAV (2)	GARDNER, MA	FI	VISA	17.040	F	25	21.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
NEW ENGLAND TEAMSTERS FED CU	CHARLESTOWN, MA	FI	VISA	18.000	F	25	0	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
NEWBURYPRT 5 CENTS SVNGS (1)	NEWBURYPORT, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	VISA	17.990	F	25	25.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	MASTERCARD	[illegible]	F	25	25.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
NEWTON SOUTH COOPERATIVE (1)	NEWTON, MA	FI	VISA	17.990	F 25	25.00	Y
NORTH EASTON SAVINGS BANK(1)	NORTH EASTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NORTH MIDDLESEX SAVINGS (1)	AYER, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NORTH MIDDLESEX SAVINGS (1)	AYER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NORTHAMPTON CO-OP (1)	NORTHAMPTON, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
NORTHAMPTON COOPERATIVE (1)	NORTHAMPTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NORTHERN MASS TEL WKRS CU	LOWELL, MA	FI	MASTERCARD	14.400	F 25	0	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	CORPORATE VISA	19.800	F 25	30.00	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	VISA GOLD	19.800	F 25	40.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	MASTERCARD GOLD	19.800	F 25	40.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	MASTERCARD	19.800	F 25	18.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	VISA	19.800	F 25	18.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	MASTERCARD	19.800	F 25	18.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	MASTERCARD GOLD	19.800	F 25	40.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA	19.800	F 25	18.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	MASTERCARD (BOK)	21.000	F 25	15.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA GOLD	19.800	F 25	40.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA (FFL)	19.800	V 25	20.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	MASTERCARD (FFL)	19.800	V 25	20.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	HARLEY DAVIDSON MASTER	19.800	F 25	18.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	HARLEY DAVIDSON GOLD MC	19.800	F 25	40.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	AAA VISA	15.900	F 25	10.00	
NORWOOD COOPERATIVE (1)	NORWOOD, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
OAK BROOK BANK	OAK BROOK, IL	FI	NASPA	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	GRAVITY	14.900	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	NY CPA	16.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	MATERVILLE	15.900	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	SRL. REA	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	AU UNIV. ALUMNI	13.900	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	MASTERCARD	15.900	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	II BUSINESS DESIGNERS	13.900	F 25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	CORPORATE MC	13.000	F 25	25.00	
OAK BROOK BANK	OAK BROOK, IL	FI	MASTERCARD	13.900	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	MASTERCARD	15.900	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	MASTERCARD	15.900	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	PREMIER HOSP. ALLIANCE IN	13.800	F 25	15.00	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
OAK BROOK BANK	OAK BROOK, IL	FI	MASTERCARD	15.900	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL OPTOMETRIC ASSOC.	13.800	F	25	15.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL CHIROPRACTIC SOCIETY	13.800	F	25	12.00	
OAK BROOK BANK	OAK BROOK, IL	FI	MASTERCARD	15.600	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	CHICAGO DENTAL ASSOC.	13.800	F	25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	MASTERCARD	15.000	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	MASTERCARD	16.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	ELMHURST COLLAGE ALUMNI	13.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	ILL PHARMACIST ASSOC.	13.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	VEGETARIAN CARD	13.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	IL CPA SOCIETY	15.600	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	CHICAGO BAR ASSOC.	15.600	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NAT. BUS. FORM	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	FLA ASSOC & REALTORS	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK IL	FI	FLA ASSOC. & REALTORS	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	IL SOC. OF INTERNAL MED.	13.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	MASTERCARD	18.000	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NAT.BUS.FORM	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NAT ASSOC QUAL ASSUR PROF	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	ILL. PODIATRIC MED.ASSOC.	13.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	BUSINESS CARD	18.000	F	25	13.00	
OAK BROOK BANK	OAK BROOK, IL	FI	BARNERT MEM. HOSP. CTR.	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	MASTERCARD	[illegible]	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	TOURO INFIRMARY	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	MED. CTR. OF DELAWARE	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	BRANDON WOODS	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	BRANDON WOODS	[illegible]	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	AIA-AMER. INS. ATTORNEYS	15.400	F	25	0	
OLYMPIC INTERNAT'L BK & TR	BOSTON, MA	FI	VISA	[illegible]	F	25	25.00	
OLYMPIC INTERNAT'L BK & TR	BOSTON, MA	FI	MASTERCARD	[illegible]	F	25	25.00	
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	MASTERCARD	[illegible]	F	25	18.00	
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	VISA	13.800	F	25	18.00	
OSAGE VALLEY BANK (13)	WARSAW, MO	FI	VISA CLASSIC	[illegible]	F	0	0	Y
PARK NATIONAL BANK	NEWARK, OH	FI	MASTERCARD	[illegible]	F	25	12.00	Y
PARK NATIONAL BANK	NEWARK, OH	FI	VISA	[illegible]	F	25	12.00	
PARK NATIONAL BANK	NEWARK, OH	FI	VISA GOLD	[illegible]	F	25	50.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA STUDENT	[illegible]	F	25	25.00	
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA GOLD	[illegible]	F	25	40.00	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA GOLD CORP.	16.700	F 25	30.00	
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA DUAL	16.700	F 25	25.00	
PEOPLE'S FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA II	15.900	F 30	35.00	Y
PEOPLE'S SAVINGS BANK (1)	HOLYOKE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
PEOPLES BANK OF KANSAS (13)	RICHMOND, KS	FI	VISA CLASSIC	22.000	F 0	0	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA	21.900	F 30	0	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F 30	25.00	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA II	21.900	F 30	12.00	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F 30	0	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA	18.900	F 30	18.00	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORECARD VISA	19.900	F 30	12.00	Y
PILGRIM COOPERATIVE BANK (1)	COHASSET, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
PITTSFIELD COOPERATIVE (1)	PITTSFIELD, MA	FI	VISA	17.990	F 25	25.00	Y
PITTSFIELD GE EMP. C. U.	PITTSFIELD, MA	FI	VISA	15.480	F 25	0	
PLYMOUTH 5 CENTS SAVINGS (1)	PLYMOUTH, MA	FI	VISA	17.990	F 25	25.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	MASTERCARD	17.990	F 25	25.00	Y.
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD GOLD	14.320	V 30	35.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA	16.800	F 30	15.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA GOLD	15.600	F 30	45.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD	16.800	F 30	15.00	
PROGRESSIVE CONSUMERS F.C.U.	SAUGUS, MA	FI	VISA	15.600	F 25	0	Y
PROGRESSIVE CONSUMERS F.C.U.	SAUGUS, MA	FI	MASTERCARD	15.600	F 25	0	Y
PROVIDENT INSTITUTION	AMESBURY, MA	FI	VISA	17.990	F 25	25.00	Y
PRUDENTIAL BK & TRUST (11)	NEWARK, NJ	FI	MASTERCARD	17.500	V 25	16.00	Y
QUINCY SAVINGS (1)	QUINCY, MA	FI	VISA	17.990	F 25	25.00	
QUINCY SAVINGS (1)	QUINCY, MA	FI	VISA GOLD	16.990	F 25	50.00	
RANDOLPH SAVINGS (1)	RANDOLPH, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
RANDOLPH SAVINGS (1)	RANDOLPH, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
READING COOPERATIVE (1)	READING, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
READING COOPERATIVE (1)	READING, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
READING COOPERATIVE (1)	READING, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
READING COOPERATIVE (1)	READING, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
ROCKLAND FEDERAL C.U.	ROCKLAND, MA	FI	VISA CLASSIC	18.000	F 25	20.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	VISA	15.240	N 25	22.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	MASTERCARD	15.040	N 25	22.00	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	AAA VISA	15.040	V	25	15.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	MASTERCARD GOLD	14.880	V	25	40.00	
ROCKPORT NATIONAL BANK	ROCKPORT, MA	FI	MASTERCARD	18.000	F	25	0	
ROSLINDALE COOPERATIVE BK(1)	ROSLINDALE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
ROSLINDALE COOPERATIVE BK(1)	ROSLINDALE, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
S&W FEDERAL CREDIT UNION	BOSTON, MA	FI	VISA	14.500	F	30	15.00	Y
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA GOLD	16.700	F	25	40.00	
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA GOLD CORPORATE	16.700	F	25	30.00	
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA DUAL	16.700	F	25	25.00	
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA STUDENT	16.700	F	25	25.00	
SAVERS COOPERATIVE (1)	SOUTHBRIDGE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
SECURITY FED. SVGS&LOAN (11)	RICHMOND, VA	FI	GOLD MASTERCARD (25)		F	25	30.00	Y
SECURITY FED. SVGS.&LOAN(11)	RICHMOND VA	FI	MASTERCARD (25)		F	25	20.00	Y
SECURITY STATE BANK (13)	FORT SCOTT, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
SHORE BANK & TRUST CO (1)	LYNN, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
SHORE BANK & TRUST CO (1)	LYNN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD (25)		F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA (25)		F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	18.000	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	18.000	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	18.000	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	18.000	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	15.900	F	25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	15.900	F	25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA (25)		F	25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD (25)	18.000	F	25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	18.000	F	25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	18.000	F	25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA (25)		F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD (25)		F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	[illegible]	F	25	45.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	[illegible]	F	25	45.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	[illegible]	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	[illegible]	F	25	18.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	18.000	F 25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	18.000	F 25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	19.800	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	19.800	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	19.800	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	19.800	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	19.800	F 25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	19.800	F 25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	19.800	F 25	12.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	19.800	F 25	12.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	19.800	F 25	45.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	19.800	F 25	45.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	21.900	F 25	0	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	21.900	F 25	0	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	21.900	F 25	12.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	VISA	21.900	F 25	12.00	Y.
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	21.900	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	21.900	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN VA	FI	MASTERCARD	17.700	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	17.700	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	15.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	15.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	16.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, MO	FI	VISA	16.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	19.800	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	19.800	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	21.900	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	21.900	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD AFFINITY (25)		F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA AFFINITY (25)		F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD AFFIN. (25)		F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA AFFIN. (25)		F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	16.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	16.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	16.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	16.800	F 25	30.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	16.800	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	16.800	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN MASTERCARD	19.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN VISA	19.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY MASTERCARD	17.700	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY VISA	17.700	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM. WMN. CPR GOLD MC	16.000	V 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM WMN CPA GOLD VISA	16.000	V 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD AFFIN	18.000	V 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY VISA	18.000	V 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY MASTERCARD (25)		F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA AFFINITY (25)		F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. MASTERCARD	18.000	V 25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. VISA	18.000	V 25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION MC	17.880	F 25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION VISA	17.880	F 25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION MASTERCARD	17.880	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION VISA	17.880	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GOLD MASTERCARD	16.000	V 25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GOLD VISA	16.000	V 25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. MASTERCARD	19.500	V 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. VISA	19.500	V 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY MASTERCARD GOLD	19.500	V 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY VISA GOLD	19.500	V 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM. INST. & CPA GOLD MC	16.000	V 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM INST. & CPRA VISA GOLD	16.000	V 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY GOLD MC	19.300	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY VISA GOLD	19.300	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFIN. GOLD MASTER	16.000	V 25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ROCKWELL COLLECTORS MC	17.900	F 25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ROCKWELL COLLECTORS VISA	17.900	F 25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM. BUS. WMN ASSOC. MC	[illegible]	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM BUS WMN ASSOC. VISA	19.800	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA AFFINITY	18.900	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY MASTERCARD	18.000	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY VISA	18.000	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	SATLBOARD MASTERCARD	[illegible]	V 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	SATLBOARD VISA	18.000	V 25	18.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY MASTERCARD	19.800	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY VISA	19.800	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ACAD. OF GEN. DENTIST MC	17.900	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ACAD. OF GEN. DENTIST VIS	17.900	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM HISTORY FNDT. GOLD MC	18.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM HIST. FUNDT. VISA GOLD	18.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD AFFIN	19.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AFFINITY VISA GOLD	19.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	COLL OF W&M MASTERCARD	19.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	COLL. OF W&M VISA	19.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VA ST. GOLF ASSOC GOLD MC	18.000	V 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	15.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	15.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	18.000	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	18.000	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	19.800	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	19.800	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	21.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	21.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	23.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	23.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	19.800	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	19.800	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	23.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	23.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	17.700	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	17.700	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	15.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA	15.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	15.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA	15.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD (25)		F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD (25)		F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	[illegible]	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	18.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD (25)		F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD (25)		F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	21.900	F 25	15.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	21.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	21.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	21.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	21.900	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	21.900	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	21.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA	21.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	19.800	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA	19.800	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	21.900	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	21.900	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	23.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA	23.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	23.900	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	23.900	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	23.900	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	23.900	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	23.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	23.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	23.900	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	23.900	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	23.900	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	23.900	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	23.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	23.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	23.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	23.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	[illegible]	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	23.900	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	[illegible]	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	[illegible]	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	15.900	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA	15.900	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	15.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	15.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	16.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	16.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	16.800	F 25	45.00	Y

MASSACHUSETTS GENERAL LAW CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	16.300	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	17.700	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	17.700	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	17.700	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	17.700	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	17.700	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	18.000	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	18.000	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	18.000	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	18.000	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	19.800	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	19.800	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	19.800	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	19.800	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	19.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	19.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	19.800	F 25	45.00	Y
SLADES FERRY TRUST CO (1)	SOMERSET, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
SLADES FERRY TRUST CO (1)	SOMERSET, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
SOMERSET SAVINGS BANK (1)	SOMERVILLE, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
SOMERSET SAVINGS BANK (1)	SOMERVILLE, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
SOMERSET SAVINGS BANK (1)	SOMERVILLE, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
SOMERSET SAVINGS BANK (1)	SOMERVILLE, MA	FI	VISA	17.990	F 25	25.00	Y
SOUTH BOSTON SAVINGS (1)	SO. BOSTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
SOUTH BOSTON SAVINGS (1)	SO. BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
SOUTH SHORE BANK	QUINCY, MA	FI	PREMIER VISA	15.960	V 25	45.00	Y
SOUTH SHORE BANK	QUINCY, MA	FI	VISA	17.880	V 25	25.00	Y
SOUTH SHORE BANK	QUINCY, MA	FI	MASTERCARD	17.880	V 25	25.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	STUDENT VISA	18.960	F 25	25.00	
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	VISA GOLD	16.990	F 25	40.00	
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	VISA GOLD - CORPORATE	16.990	F 25	30.00	
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	VISA DUAL	16.990	F 25	25.00	
SOUTHBRIDGE SAVINGS (1)	SOUTHBRIDGE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
SOUTHSTATE BK FOR SVGS (146)	BROCKTON, MA	FI	VISA	19.200	F 25	18.00	
SOUTHSTATE BK FOR SVGS (146)	BROCKTON, MA	FI	VISA GOLD	19.960	F 25	40.00	
SOUTHSTATE BK FOR SVGS (146)	BROCKTON, MA	FI	[illegible]	19.960	F 25	25.00	
SOUTHSTATE BK FOR SVGS (146)	BROCKTON, MA	FI	GOLD MASTERCARD	19.960	F 25	40.00	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SPENCER SAVINGS (1)	SPENSER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
SPRINGFIELD INST. FOR SVG	SPRINGFIELD, MA	FI	VISA GOLD	15.650	V	25	45.00	Y
SPRINGFIELD INSTITUT. FR SAV	SPRINGFIELD, MA	FI	VISA CLASSIC	15.650	V	25	25.00	Y
STANLEY BANK (13)	KANSAS CITY,MO	FI	VISA CLASSIC	22.000	F	0	0	Y
STATE BK OF WESTPHALIA (13)	WESTPHALIA, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	GOLD MASTERCARD	16.990	F	25	50.00	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
STONEHAM CO-OPERATIVE (1)	STONEHAM, MA	FI	VISA	17.990	F	25	25.00	Y
STOUGHTON COOPERATIVE (1)	STOUGHTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
STRAWN STATE BANK (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
STURGEON STATE BANK (13)	STURGEON, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
SUBURBAN NATIONAL (1)	ARLINGTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
T I FEDERAL CREDIT UNION	ATTLEBORO, MA	FI	VISA	15.000	F	25	0	Y
TAUNTON FEDERAL CREDIT UNION	TAUNTON, MA	FI	VISA	15.900	F	25	18.00	Y
TAUNTON SAVINGS (1)	TAUNTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
TAUNTON SAVINGS (1)	TAUNTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
UMASS/5 COLLEGE FED. C.U.	AMHERST, MA	FI	VISA	15.000	F	25	15.00	Y
UNIBANK FOR SAVINGS (1)	WHITINSVILLE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
UNION SAVINGS BANK (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
UNITED COOPERATIVE (1)	W. SPRINGFIELD, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
UNITED STATES TRUST CO.	BOSTON, MA	FI	VISA	16.500	V	25	20.00	Y
UNITED STATES TRUST CO.	BOSTON, MA	FI	MASTERCARD	16.500	V	25	20.00	Y
UNITED STATES TRUST CO.	BOSTON, MA	FI	INTER. ELEV UNION/MC	16.500	F	25	0	
UNITED STATES TRUST CO.	BOSTON, MA	FI	GOLD MASTERCARD	16.500	V	25	40.00	Y
UNITED STATES TRUST CO.	BOSTON, MA	FI	HARVARD AFFINITY MC	17.250	F	25	0	
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	MASTERCARD	14.[illegible]	V	25	0	
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	VISA	17.[illegible]	V	25	0	
VANGUARD SAVINGS BANK (1)	HOLYOKE, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
VANGUARD SAVINGS BANK (1)	HOLYOKE, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
VANGUARD SAVINGS BANK (1)	HOLYOKE, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
VANGUARD SAVINGS BANK (1)	HOLYOKE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WAKEFIELD SAVINGS BANK (1)	WAKEFIELD, MA	FI	VISA	17.990	F	25	25.00	Y
WAKEFIELD SAVINGS BANK (1)	WAKEFIELD, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
WARREN FIVE CENTS SVGS (1)	PEABODY, MA	FI	VISA	17.990	F	25	25.00	Y
WARREN FIVE CENTS SVGS (1)	PEABODY, MA	FI	VISA GOLD	16.990	F	25	25.00	Y
WARREN FIVE CENTS SVGS (1)	PEABODY, MA	FI	MASTERCARD	17.990	F	25	25.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
WARREN FIVE CENTS SVGS (1)	PEABODY, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
WEBSTER CREDIT UNION	WEBSTER, MA	FI	VISA	13.920	V 25	15.00	
WEBSTER CREDIT UNION	WEBSTER, MA	FI	MASTERCARD	13.920	V 25	15.00	
WEBSTER FIVE CENTS SVNGS (1)	WEBSTER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WEBSTER FIVE CENTS SVNGS (1)	WEBSTER, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WELLESLEY CO-OPERATIVE (1)	WELLESLEY, MA	FI	VISA	17.990	F 25	25.00	Y
WEYMOUTH COOPERATIVE (1)	S. WEYMOUTH, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WEYMOUTH SAVINGS (1)	NO. WEYMOUTH, MA	FI	VISA	17.990	F 25	25.00	Y
WEYMOUTH SAVINGS BANK (1)	WEYMOUTH, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WILLIAMSTOWN SAVINGS BANK(1)	WILLIAMSTOWN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WILLIAMSTOWN SAVINGS BANK(1)	WILLIAMSTOWN, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
WINCHESTER COOPERATIVE (1)	WINCHESTER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WINCHESTER COOPERATIVE (1)	WINCHESTER, MA	FI	VISA	17.990	F 25	25.00	Y
WINCHESTER SAVINGS BANK (1)	WINCHESTER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WOBURN 5 CENTS SAVINGS (1)	WOBURN, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WOBURN 5 CENTS SAVINGS (1)	WOBURN, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y.
WOBURN 5 CENTS SAVINGS (1)	WOBURN, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
WOBURN 5 CENTS SAVINGS (1)	WOBURN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WOBURN NATIONAL (1)	WOBURN, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WOBURN NATIONAL (1)	WOBURN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WOBURN NATIONAL (1)	WOBURN, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA GOLD	15.120	V 25	40.00	
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA (CLASSIC)	18.000	V 25	20.00	
WORKER'S CREDIT UNION	FITCHBURG, MA	FI	VISA	14.750	F 25	15.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	UNTD. BRO. HOOD CARD.	18.900	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	18.900	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WOMEN'S VISA	18.900	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	VISA	18.900	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	VISA	18.900	F 25	22.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	17.500	F 25	15.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F 25	20.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	VISA	17.500	F 25	15.00	Y
WORKING ASSETS FUNDING (14F)	SAN FRANCISCO, CA	FI	W.A. CREDIT BUILDER VISA	17.500	F 25	45.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	GOLD MASTERCARD	16.990	F 25	50.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WORONOCO SAVINGS BANK (5)	WESTFIELD, MA	FI	VISA	19.800	F 25	20.00	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
WORONOCO SAVINGS BANK (5)	WESTFIELD, MA	FT	MASTERCARD	19.800	F	25	20.00	
WORONOCO SAVINGS BANK (14C)	WESTFIELD, MA	FT	MASTERCARD	18.900	F	25	20.00	
WORONOCO SAVINGS BANK (14C)	WESTFIELD, MA	FT	VISA	18.900	F	25	20.00	
WRENTHAM COOPERATIVE (1)	WRENTHAM, MA	FT	VISA CLASSIC	17.900	F	25	25.00	Y
ALBERT STEIGER INC.	SPRINGFIELD, MA	RS	STEIGER CHARGE CARD	18.000	F	28	0	Y
ALDEN'S INC	ALLSTON, MA	RS	CUMMINGS	18.000	F	30	0	
ANN TAYLOR	NEW HAVEN, CT	RS	ANN TAYLOR	18.000	F	27	0	
BANK EAST	MANCHESTER NH	RS	DODGES AWAY	18.500	V	25	0	
BANK EAST	MANCHESTER, NH	RS	BENSONS HARDWARE	21.000	F	25	0	
BANK EAST	MANCHESTER, NH	RS	JACKSON LUMBER	18.500	V	25	0	
BANK EAST	MANCHESTER NH	RS	MILTNER SHOE	18.500	V	25	0	Y
BANK EAST	MANCHESTER NH	RS	ENDLESS SUMMER BEACHWEAR	18.500	V	25	0	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	RS	STAPLES, INC.	18.000	F	25	0	
BAYBANK BOSTON, N.A.	BOSTON, MA	RS	T. DEAN	18.000	F	25	0	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	RS	FAWCETT ENERGY	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	CLAIR INTERNATIONAL	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	NONANTUM HOME CENTER	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	LIGAL SEAFOOD	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	POTPOURRI DESIGNS	18.000	F	25	0	
BENCHARGE MASS., INC.	PEAPACK, NJ	RS	BENCHARGE AFFINITY	18.000	F	25	0	
BLOOMINGDALE'S	MASON, OHIO	RS	BLOOMINGDALE'S	18.000	F	27	0	Y
BRAVA ENTERPRISE- C.C CORP	HYANNIS, MA	RS	BRACHARGE	19.000	F	25	0	Y
BROOKS BROTHERS	NEW YORK, NY	RS	BROOKS BROTHERS	18.000	F	27	0	
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MID CAPE HOME CENTERS	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	JOHNSON & PETERSON, INC.	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MEDICINE SHOPPE	18.000	F	25	0	Y
CAPE COD BANK AND TRUST CO.	SO. YARMOUTH, MA	RS	J & P PRESS	18.000	F	25	0	
CAPE COD BK & TR CO.	SO. YARMOUTH, MA	RS	MELVO SYSTEM	18.000	F	25	0	
CATHERINE'S INC.	MEMPHIS, TN	RS	PS PLUS SIZES	18.000	F	27	0	
CITGO PETROLEUM CORP.	TULSA, OK	RS	CITGO/CITGO PLUS	18.000	F	25	0	
CITICORP RETAIL SERVICES	NEW YORK, NY	RS	BRADLEES	18.000	F	27	0	
CONOCO, INC.	PONCA CITY, OK	RS	CONOCO CREDIT CARD	18.000	F	25	0	
CUMMINGS	ALLSTON MA	RS	CUMMINGS	18.000	F	30	0	
CWT SPECIALTY STORES INC.	ATTLEBORO, MA	RS	(C.W.T. (15)		F	25	0	Y
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	EMPIRE (15)		F	30	0	
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	EMPIRE	18.000	F	30	0	
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	[illegible] (15)		F	30	0	
EXXON COMPANY, U.S.A.	HOUSTON, TX	[illegible]	[illegible]	[illegible]	F	[illegible]	0	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
FARM PLAN CORPORATION	MADISON, WI	RS	JOHN DEERE CREDIT CARD	18.000	F 25	0	
FARM PLAN CORPORATION	MADISON, WISCONSIN	RS	FARM PLAN	18.000	F 21	0	
FILENE'S	BOSTON, MA	RS	FILENE'S	18.000	F 28	0	Y
FINE JEWELERS GUILD ATLANTIC	IRVING, TX	RS	BAILEY BUS & BIDDLE	21.600	F 30	0	
FLEET NATIONAL BANK	PROVIDENCE, RI	RS	SAVE RITE	18.000	F 25	0	
FLEET NATIONAL BANK	PROVIDENCE, RI	RS	TWIN OAKS	18.000	F 25	0	
G. FOX & COMPANY	HARTFORD, CT	RS	FLEX	18.000	F 30	0	
G. FOX & COMPANY	HARTFORD, CT	RS	BETTER LIVING ACCOUNT	18.000	F 30	0	
GANTOS INC.	GRAND RAPIDS, MI	RS	GANTOS	18.000	F 30	0	
GORDON'S JEWELRY OF MA., INC	IRVING, TX	RS	GORDON'S	18.000	F 30	0	
GROSSMAN'S INC.	BRAINTREE, MA	RS	GROSSMAN'S (15)		F 30	0	
GULF OIL CUMBERLAND FARMS	WESTBORO, MA	RS	GULFCARD	18.000	F 25	0	
HURLEY STATE BANK	HURLEY, SD	RS	GOODYEAR	21.960	F 25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	RS	SCRIBBLES	21.960	F 25	0	
HURLEY STATE BANK	SOUIX FALLS, SD	RS	PANTS PLACE	21.600	F 25	0	
JC PENNEY COMPANY, INC.	DALLAS, TX	RS	JCPENNEY	18.000	F 25	0	
LECHMERE, INC.	WOBURN, MA	RS	LECHMERE	18.000	F 30	0	
LEVITZ CREDIT CORP.	CLAYMONT, DE	RS	LEVITS REVOLV-A-CHARGE	18.000	F 26	0	
LITTMAN JEWLERS	EDISON, NJ	RS	LITTMAN JEWELERS	18.000	F 25	0	Y
LONDON'S INC.	ATTLEBORO, MA	RS	LONDON'S INC. (15)		F 31	0	
LONG'S JEWELERS	BOSTON, MA	RS	LONG'S	18.000	F 30	0	
LONGS JEWELERS	BOSTON, MA	RS	LONGS JEWELERS	18.000	F 30	0	
LORD & TAYLOR	NEW YORK, NY	RS	LORD & TAYLOR	18.000	F 25	0	
MOBIL OIL CREDIT CORP.	KANSAS CITY, MO	RS	MOBIL (15)		F 25	0	
NCNB NATIONAL BANK	IRVING, TX	RS	ZALE	21.600	F 30	0	
NEIMAN-MARCUS	DALLAS, TX	RS	NEIMAN-MARCUS	18.000	F 30	0	
PIER 1 IMPORTS, INC.	FT. WORTH, TX	RS	PIER 1 IMPORTS	18.000	F 25	0	
ROMM & COMPANY, INC.	BROCKTON, MA	RS	ROMM (15)		F 25	0	
SAGE-ALLEN & CO., INC.	HARTFORD, CT	RS	SAGE-ALLEN	18.000	F 25	0	
SAKS AND COMPANY	NEW YORK, NY	RS	SAKS FIFTH AVENUE	18.000	F 28	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARS CHARGE	18.000	F 30	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARS CHARGE PLUS	18.000	F 30	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARSCHARGE HOME IMPROV-P	15.900	F 30	0	
SHELL OIL COMPANY	TULSA, OK	RS	SHELL CREDIT CARD	18.000	F 25	0	
SHELL OIL COMPANY	TULSA, OK	RS	SHELL SEL. CREDIT CARD	18.000	F 25	20.00	Y
SUN REFINAN. & MARKET, CO.	TULSA, OKLAHOMA	RS	SUNOCO CRDT	18.000	F 25	0	
SYMS	BETHEL, CT	RS	SYMS	18.000	F 30	0	
TALBOTS	HINGHAM, MA	RS	TALBOTS CHARGE	18.000	F 30	0	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
UNITED STATES TRUST CO	CAMBRIDGE, MA	RS	LIGHT SOURCES	18.000	F	25	0	
UNITED STATES TRUST CO	BOSTON, MA	RS	FINE DESIGN	18.000	F	25	0	
UNITED STATES TRUST CO	BOSTON, MA	RS	MONYIHAN LUMBER	18.000	F	25	0	
UNITED STATES TRUST CO	BOSTON, MA	RS	LEE IMPORTED CAR IMPORTS	18.000	F	25	0	
UNITED STATES TRUST CO.	BOSTON, MA	RS	SBI SALES	18.000	F	25	0	
WICKES LUMBER COMPANY	VERNON HILLS, IL	RS	WICKES LUMBER	18.000	F	25	0	Y
ZALE DELAWARE, INC.	IRVING TX	RS	ZALE	18.000	F	30	0	

FOOTNOTES:

BANK IS AGENT FOR:

(1) STATE STREET BANK AND TRUST COMPANY, BOSTON, MA
(2) BANK OF BOSTON, BOSTON, MA
(3) NORWEST CREDIT CARD, DESMOINES, IOWA
(4) MELLON BANK, PITTSBURGH, PA
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, MILWAUKEE, WI
(8) UNITED SAVINGS BANK, MANCHESTER, NH
(9) BANK OF NEW ENGLAND - WEST, SPRINGFIELD, MA
(10) CITIZENS FIDELITY BANK AND TRUST, LOUISVILLE, KY
(11) SIGNET BANK/VIRGINIA, GLEN ALLEN, VA
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, LINCOLNSHIRE, IL
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) SHAWMUT BANK, BOSTON, MA
(14A) CONNECTICUT NATIONAL BANK, HARTFORD, CN
(14B) IBAA BANCARD
(14C) MBNA AMERICA, WILMINGTON, DE
(14D) CITIBANK, NEW YORK, NY
(14E) MARYLAND BANK, N.A., BALTIMORE, MD
(14F) ANB NATIONAL BANK, NEW YORK, NY

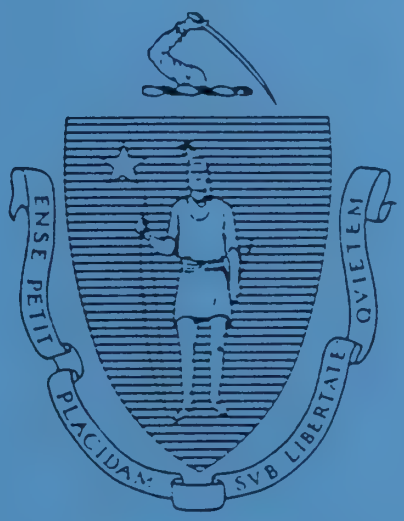
(15) 18 / 12% @ $500
(16) 17.9 / 14.9% @ $900
(17) 16 / 15% @ $1000
(18) 16.7 / 15.7% @ $1000
(19) 17.5 / 10% @ $1000
(20) 17.9 / 16.4% @ $2500
(21) MC / VISA both for $21.00
(22) MC / VISA both for $25.00
(23) 18 / 16 / 15% @ $2500 / $10,000
(24) 10.5 / 10 / 9.5% @ $1000 / $2500
(25) 17.7 / 16.8 / 15.9 @ $1500 / $2500
(26) 16.9 / 15.9% @ $3000
(27) MC / VISA both for $22.00
(28) MC / VISA both for $24.00
(29) MC / VISA both for $20.00
(30) MC / VISA both for $12.00
(31) $1.50 in those month with debit activity
(32) MC / VISA both for $18.00
(33) 22 / 20% @ $1200
(34) 20.5 / 18.5% @ $1200

MASS. R1.12: 990/4

The Commonwealth of Massachusetts

OFFICE OF

COMMISSIONER OF BANKS



QUARTERLY

CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS

CHAPTER 140

SECTION 114C

2/14/91

MICHAEL S. DUKAKIS
Governor

THOMAS J. CURRY
Commissioner

Published by the Office of the Secretary of State,
Michael J. Connolly, Secretary

1.25

AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
1ST NAT'L BANK - WAMEGO (13)	WAMEGO, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
1ST NAT'L BK/OSAGE BEACH(13)	OSAGE BEACH, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
1ST NATL BANK - SEDAN (13)	SEDAN, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
1ST STATE BK/BURLINGAME (13)	BURLINGAME, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
ABINGTON SAVINGS (1)	ABINGTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
ANDOVER FEDERAL CREDIT UNION	ANDOVER, MA	FI	VISA	15.500	F	25	15.00	Y
ANDOVER SAVINGS BANK (14C)	ANDOVER, MA	FI	MASTERCARD	17.900	F	25	20.00	
ANDOVER SAVINGS BANK (14C)	ANDOVER, MA	FI	VISA	17.900	F	25	20.00	
APPLE BANK FOR SAVINGS	BETHPAGE, N.Y.	FI	AFT VISA	14.900	F	25	15.00	
ARKANSAS FED. SAVINGS BANK	LITTLE ROCK, AK	FI	VISA	11.880	V	0	35.00	Y
ARKANSAS FEDERAL SAV. BANK	LITTLE ROCK, AK	FI	MASTERCARD	11.880	V	0	35.00	Y
ATLANTIC BANK & TRUST (1)	BOSTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
ATLANTIC BANK & TRUST (1)	BOSTON, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
ATLANTIC BANK & TRUST (1)	BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	ENHANCE VISA GOLD	19.800	F	25	40.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	ENHANCE GOLD MASTERCARD	19.800	F	25	40.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	ENHANCE VISA/MASTERCARD	19.800	F	25	18.00	Y
AUBURNDALE COOPERATIVE (1)	AUBURNDALE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BANK EAST	MANCHESTER, NH	FI	VISA	18.500	V	25	18.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTERCARD	18.500	V	25	18.00	Y
BANK EAST	MANCHESTER, NH	FI	FIN RES CORP VISA (34)		V	25	20.00	Y
BANK EAST	MANCHESTER, NH	FI	FIN RESV CORP MASTER (34)		V	25	20.00	Y
BANK EAST	MANCHESTER, NH	FI	CORPORATE VISA	18.500	V	25	30.00	Y
BANK EAST	MANCHESTER, NH	FI	CORP./GOLD MASTERCARD	18.500	V	25	60.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTERCARD GOLD	18.500	V	25	40.00	Y
BANK EAST	MANCHESTER, NH	FI	CORPORATE MASTERCARD	18.500	V	25	30.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTER GOLD HOME EQUITY	12.500	V	25	40.00	Y
BANK EAST	MANCHESTER NH	FI	CORP./VISA GOLD	18.500	V	25	60.00	Y
BANK EAST	MANCHESTER NH	FI	VISA GOLD	18.500	V	25	40.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	ENHANCE VISA GOLD	19.800	F	25	40.00	
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	ENHANCE MASTERCARD	19.800	F	25	18.00	
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	ENHANCE GOLD MASTERCARD	19.800	F	25	20.00	
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	STUDENT CLASSIC VISA	19.800	F	25	18.00	
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	VISA GOLD	16.800	F	25	45.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	MASTERCARD	19.800	F	25	20.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	VISA CLASSIC	19.800	F	25	20.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	VISA	19.800	F	25	18.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	VISA GOLD	19.800	F	25	36.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	MASTERCARD	19.800	F	25	18.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BANK OF HOVEN	HOVEN, SD	FI	MASTERCARD	21.000	F	25	35.00	Y
BANK OF HOVEN	HOVEN, SD	FI	VISA	21.000	F	25	35.00	Y
BANK OF PLEASANTON (13)	PLEASANTON, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
BANK OF TAUNTON (1)	TAUNTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	AARP	15.600	F	25	10.00	
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	PROPRIETARY	19.000	F	25	15.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	PROPRIATARY CARD	19.800	F	25	10.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS OH	FI	BANK ONE PROPRIETARY	18.000	F	25	10.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS OH	FI	PROPRIETARY	18.960	F	25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	BUSINESS CARD	18.000	F	25	45.00	
BAY STATE SAVINGS (1)	WORCESTER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA CLASSIC	15.000	F	25	30.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK FIRST EASTHAMPTON NA	EASTHAMPTON, MA.	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK FIRST EASTHAMPTON NA	EASTHAMPTON,MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	16.980	F	25	40.00	Y

AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R.	V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK SOUTH	DEDHAM, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK SOUTH	DEDHAM, MA	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA GOLD	11.500	V	25	45.00	
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	12.500	V	25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	12.500	V	25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	11.500	V	25	45.00	
BELMONT SAVINGS BANK (1)	BELMONT, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
BELMONT SAVINGS BANK (1)	BELMONT, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BENJAMIN FRANKLIN SVGS (14E)	FRANKLIN, MA	FI	MASTERCARD	18.990	F	25	20.00	
BENJAMIN FRANKLIN SVNGS(14E)	FRANKLIN, MA	FI	GOLD VISA	18.900	F	25	40.00	
BENJAMIN FRANKLIN SVNGS(14E)	FRANKLIN, MA	FI	GOLD MASTERCARD	18.900	F	25	40.00	
BETHANY TRUST COMPANY (13)	BETHANY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
BEVERLY COOPERATIVE (1)	BEVERLY, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA DUAL	16.700	F	25	25.00	
BLUE HILL FEDERAL C.U. (1)	BROOKLINE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
BLUE HILL FEDERAL C.U. (1)	BROOKLINE, MA	FI	GOLD MASTERCARD	16.990	F	25	50.00	Y
BLUE HILL FEDERAL C.U. (1)	BROOKLINE, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
BOSTON EDISON EMP. C.U.	BOSTON, MA	FI	MASTERCARD	14.400	F	25	15.00	
BOSTON P.O. EMPLOYEE C.U.	BOSTON, MA	FI	MASTERCARD	14.400	F	25	12.00	Y
BRADFORD FED. SAVINGS (11)	RICHMOND VA	FI	GOLD MC/GOLD VISA	16.000	V	25	30.00	Y
BRADFORD FED. SAVINGS (11)	RICHMOND, VA	FI	VISA/MASTERCARD	18.000	V	25	20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
BRAINTREE COOPERATIVE (1)	BRAINTREE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
BRIDGEWATER SAVINGS (1)	BRIDGEWATER, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
BRIDGEWATER SAVINGS (1)	BRIDGEWATER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
BRISTOL COUNTY SAVINGS (1)	TAUNTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
BRISTOL COUNTY SAVINGS (1)	TAUNTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
BROADWAY NATIONAL BANK	CHELSEA, MA	FI	MASTERCARD	18.000	F 25	10.00	
BROCKTON CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.880	F 25	20.00	Y
BROOKLINE COOPERATIVE (1)	BROOKLINE, MA	FI	VISA	17.990	F 25	25.00	Y
BROOKLINE COOPERATIVE (1)	BROOKLINE, MA	FI	VISA	17.990	F 25	25.00	Y
BROOKLINE SAVINGS (1)	BROOKLINE, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
BROOKLINE SAVINGS (1)	BROOKLINE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
BROOKLINE SAVINGS (1)	BROOKLINE, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
BROOKLINE SAVINGS (1)	BROOKLINE, MA	FI	GOLD MASTERCARD	16.990	F 25	50.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE, MA	FI	MASTERCARD	16.450	F 25	21.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE, MA	FI	MASTERCARD GOLD	16.450	F 25	45.00	Y
CANEY VALLEY NAT'L BANK (13)	CANEY, KS	FI	VISA CLASSIC	22.000	F 0	0	Y
CANTON COOPERATIVE (1)	CANTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
CAPE COD 5 CENT SAVINGS (1)	HARWICHPORT, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD	16.800	V 25	20.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD GOLD	15.000	V 25	40.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	BUSINESS MASTERCARD	15.000	V 25	45.00	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	FI	YMCA MASTERCARD	15.000	V 25	20.00	Y
CAPE COD FEDERAL C.U.	FALMOUTH, MA	FI	VISA CLASSIC	17.000	F 25	15.00	Y
CARDINAL FEDERAL SAVINGS BK	CLEVELAND, OH	FI	MASTERCARD	18.000	F 25	18.00	
CARROLL COUNTY TRUST CO.(13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F 0	0	Y
CENTRAL COOPERATIVE (1)	SOMERVILLE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
CENTURY BANK & TRUST CO.	MEDFORD, MA	FI	MASTERCARD	16.800	F 30	20.00	Y
CENTURY BANK/SUFFOLK	CHELSEA, MA	FI	MASTERCARD	16.800	F 30	20.00	Y
CENTURY NORTH SHORE BK/TRUST	LYNN, MA	FI	MASTERCARD	16.800	F 30	20.00	Y
CHARITON COUNTY BANK (13)	BRUNSWICK, MO	FI	VISA CLASSIC	22.000	F 0	0	Y
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	MASTERCARD	19.800	F 30	20.00	Y
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	VISA	19.800	F 30	20.00	Y
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	GOLD VISA	16.500	F 30	50.00	Y
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	GOLD MASTERCARD	16.500	F 30	50.00	Y
CHEMICAL BANK-DELAWARE	NEW YORK, NY	FI	GOLD MASTERCARD	16.800	F 25	45.00	
CHEMICAL BANK-DELAWARE	NEW YORK, NY	FI	VISA GOLD	16.800	F 25	45.00	
CHICOPEE COOPERATIVE (1)	CHICOPEE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
CITIZEN UNION SAVINGS (1)	FALL RIVER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
CITIZENS BANK & TRUST (13)	ROCKPORT, MO	FI	VISA CLASSIC	22.000	F 0	0	Y

AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
CITIZENS BK/ROGERSVILLE (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA BUSINESS CARD	14.500	V	25	35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA CLASSIC	16.900	F	25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	CITIZENS MASTERCARD	16.900	F	25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA GOLD	14.500	V	25	35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA (AAA)	16.900	F	25	15.00	Y
CITY COOPERATIVE BANK (1)	HOLYOKE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
CITY SVG BK OF PITTSFLD (3)	PITTSFIELD, MA	FI	VISA GOLD	16.700	F	25	40.00	
CITY SVG BK OF PITTSFLD (3)	PITTSFIELD, MA	FI	VISA GOLD-CORPORATE	16.700	F	25	30.00	
CITY SVG BK OF PITTSIFLD (3)	PITTSFIELD, MA	FI	STUDENT VISA	18.000	F	25	25.00	
CITY SVNG BK OF PITTSFLD (3)	PITTSFIELD, MA	FI	VISA DUAL	16.700	F	25	25.00	
CLINTON SAVINGS (1)	CLINTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
CMMRCE BK ST CHARLES CTY(13)	ST. PETERS, MO	FI	SPECIAL CONN. VISA	17.500	F	25	0	Y
CMMRCE BK-JEFFERSON CTY (13)	FESTUS, MO	FI	SPECIAL CONN. VISA	17.500	F	25	0	Y
COHASSET SAVINGS (1)	COHASSET, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
COLONIAL COOPERATIVE (1)	GARDNER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
COLUMBUS STATE BANK (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
COMM BK OF POPULAR BLUFF(13)	POPULAR BLUFF, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	Y
COMM BK ST FRANCOIS CTY(13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	Y
COMM BK ST. CHARLES CTY(13)	KANSAS CITY MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	Y
COMM BNK OF ST JOSEPH (13)	ST JOSEPH, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	Y
COMM BNK OF ST LOUIS (13)	CLAYTON, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	Y
COMM. BNK OF BARRY CTY (13)	CASSVILLE, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	Y
COMM. BNK OF KANSAS CITY(13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	Y
COMM. BNK OF LEBANON, NA(13)	KAHOKA, MO	FI	SPECIAL CONN. VISA	17.500	F	25	0	Y
COMMERCE BANK & TRUST CO	WORCESTER, MA	FI	VISA AFFINITY	14.000	F	25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	PRIME GROUP MASTERCARD	14.000	F	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	PRIME GROUP VISA	14.000	F	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	VISA	14.000	F	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	COMM. INS. MASTERCARD	14.000	F	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CENTURY MASTERCARD	14.000	F	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CENTURY VISA	14.000	F	25	20.00	
COMMERCE BANK OF JOPLIN (13)	JOPLIN, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	COMMERCE CARD 5	17.800	F	0	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	KANSAS CITY METRO. BAR AS	16.900	F	0	0	
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	UNIV. OF MO., ST. LOUIS	16.500	F	0	18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY MO	FI	COMMERCE CARD 4	15.900	F	0	20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	COMMERCE CARD 3	15.900	F	0	18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	COMMERCE CARD 2	16.500	V	0	20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	VISA GOLD	15.500	F	0	35.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	COMMERCE CARD 1	17.000	V	0	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	UNIV.IA ALUMNI MEM.	16.500	F	0	16.00	
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	METRO COM. COLL.	17.800	F	0	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	UNIV./IOWA ALUM.ASSOC.	17.800	F	0	18.00	
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	ROCKHURST COLLEGE ALUMNI	16.500	F	0	16.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	LUTHERAN ASSOCIATION	17.800	F	0	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	KANSAS CITY ROYALS	17.800	F	0	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	SOUTHWEST BAPTIST UNIV.	21.400	F	0	0	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	VISA BUSINESS CARD	12.000	V	25	30.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	SOUTHWEST MO ST ALUMN ASS	21.400	F	0	0	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	BAR ASSOC./MET. ST. LOUIS	16.900	F	0	0	
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	SPECIAL CONNECTIONS	17.500	F	0	0	Y
COMMERCE BANK OF OMAHA (13)	OMAHA, NE	FI	VISA CLASSIC	22.000	F	0	0	Y
COMMERCE BANK OF SPRGFLD(13)	SPRINGFIELD, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	Y
COMMERCE BANK, N.A. (13)	KIRKSVILLE, MO	FI	SPECIAL CONN. VISA	17.500	F	25	0	Y
COMMERCE BK OF CLAY CTY (13)	KANSAS CITY, MO	FI	SPECIAL CONN. VISA	17.500	F	25	0	Y
COMMERCE BK OF CLAY CTY (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	0	0	Y
COMMERCE BK OF HANNIBAL (13)	HANNIBAL, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	Y
COMPASS BK FOR SAVINGS (14)	NEW BEDFORD, MA	FI	CLASSIC VISA	16.860	V	30	18.00	Y
COMPASS BK FOR SAVINGS (14)	NEW BEDFORD, MA	FI	MASTERCARD	16.860	V	30	18.00	Y
COMPASS BK FOR SAVINGS(14)	NEW BEDFORD, MA	FI	GOLD MASTERCARD	15.840	V	30	36.00	Y
COMPUGRAPHIC EMPL. FED. C.U.	WILMINGTON, MA	FI	VISA	14.000	F	25	12.00	
COOLIDGE BANK & TRUST (3)	WATERTOWN, MA	FI	VISA DUAL	19.800	F	25	18.00	
CORNERSTONE BANK (3)	SOUTHWEST CITY, MO	FI	VISA	16.700	F	25	25.00	Y
COUNTRY BANK FOR SVG (14C)	WARE, MA	FI	PREFERRED VISA	17.900	V	25	20.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	VISA	14.900	F	25	15.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.900	F	25	15.00	Y
DARTMOUTH SAVINGS (1)	DARTMOUTH, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
DEAN COOPERATIVE (1)	FRANKLIN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
DEDHAM INST. FOR SAVINGS (1)	DEDHAM, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
DEDHAM INST. FOR SAVINGS (1)	DEDHAM, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
DELAWARE TRUST COMPANY	WILMINGTON, DE	FI	VISA	18.000	F	25	18.00	Y
DELAWARE TRUST COMPANY	WILMINGTON, DE	FI	VISA GOLD	16.500	V	25	40.00	Y
DURFEE ATTLEBORO BANK	FALL RIVER, MA	FI	VISA CLASSIC	17.880	V	25	25.00	Y
DURFEE ATTLEBORO BANK	FALL RIVER, MA	FI	VISA GOLD	15.960	V	25	45.00	Y
DURFEE ATTLEBORO BANK	FALL RIVER, MA	FI	MASTERCARD	17.880	V	25	25.00	Y
EAST BOSTON SAVINGS (1)	EAST BOSTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
EAST BOSTON SAVINGS (1)	EAST BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y

AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R.	V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
EAST CAMBRIDGE SAVINGS (5)	EAST CAMBRIDGE, MA	FI	VISA	16.950	V	25	20.00	Y
EASTERN BANK	SALEM, MA	FI	MASTERCARD	16.750	F	30	24.00	Y
EASTERN BANK	LYNN, MA	FI	MASTERCARD	16.750	F	30	24.00	Y
EASTHAMPTON SAVINGS (1)	EASTHAMPTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	VISA	18.600	F	25	18.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	MASTERCARD	18.600	F	25	18.00	Y
ENTERPRISE BANK AND TRUST CO	LOWELL MA	FI	MASTERCARD	16.250	F	25	20.00	Y
ENTERPRISE BANK AND TRUST CO	LOWELL, MA	FI	VISA	16.250	F	25	20.00	Y
EQUITABLE COOPERATIVE (1)	LYNN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
EVERETT COOPERATIVE (1)	EVERETT, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
EVERETT SAVINGS BANK (1)	EVERETT, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
EVERETT SAVINGS BANK (1)	EVERETT, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
EVERETT SAVINGS BANK (1)	EVERETT, MA	FI	MASTERCARD REGULAR	17.900	F	25	25.00	Y
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA PREFERRED	15.600	F	25	45.00	
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	MASTERCARD	16.800	F	25	15.00	
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA	16.800	F	25	15.00	
FALMOUTH COOPERATIVE (1)	FALMOUTH, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	MASTERCARD	17.880	V	25	25.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	MASTERCARD GOLD	15.960	V	25	45.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	VISA GOLD	15.960	V	25	45.00	Y
FEDERAL SAVINGS BANK (1)	WALTHAM, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
FEDERAL SAVINGS BANK (1)	WALTHAM, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
FEDERAL SAVINGS BANK (1)	WALTHAM, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
FEDERAL SAVINGS BANK (1)	WALTHAM, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
FIDELITY BK & TRUST CO	BOSTON, MA	FI	VISA	17.500	V	25	16.00	Y
FIDELITY BK & TRUST CO	BOSTON, MA	FI	MASTERCARD GOLD	16.900	V	25	24.00	Y
FIDELITY COOPERATIVE (1)	FITCHBURG, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
FIRST AGRICULTURAL BANK	PITTSFIELD, MA	FI	VISA CLASSIC	17.880	V	30	25.00	Y
FIRST AGRICULTURAL BANK	PITTSFIELD, MA	FI	MASTERCARD	17.880	V	30	25.00	Y
FIRST AGRICULTURAL BANK	PITTSFIELD, MA	FI	MASTERCARD GOLD	15.960	V	30	45.00	Y
FIRST AND OCEAN NAT'L BANK	NEWBURYPORT, MA	FI	MASTERCARD GOLD	13.000	V	25	45.00	Y
FIRST AND OCEAN NATL BANK	NEWBURYPORT, MA	FI	MASTERCARD (18)		F	25	20.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	MASTERCARD GOLD	15.000	V	25	40.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	VISA BUSINESS	15.000	V	25	45.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	MASTERCARD	17.500	V	25	18.00	Y
FIRST CAPITAL BANK	CONCORD NH	FI	VISA	17.500	V	25	18.00	Y
FIRST COMMUNITY BANK (11)	RICHMOND VA	FI	VISA/MASTERCARD	18.000	F	25	18.00	Y
FIRST COMMUNITY BANK (11)	RICHMOND, VA	FI	MASTERCARD GOLD	18.000	F	25	30.00	Y
FIRST COMMUNITY BANK (11)	RICHMOND, VA	FI	VISA/MASTERCARD	23.900	F	25	0	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
FIRST ESSEX SAVINGS (1)	LAWRENCE, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
FIRST ESSEX SAVINGS (1)	LAWRENCE, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
FIRST ESSEX SAVINGS (1)	LAWRENCE, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
FIRST ESSEX SAVINGS (1)	LAWRENCE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
FIRST FINANCIAL SAV BANK	WOODBRIDGE, NJ	FI	MASTERCARD GOLD	18.400	F	25	25.00	Y
FIRST FINANCIAL SAV BANK	WOODBRIDGE, NJ	FI	MASTERCARD	18.400	F	25	15.00	Y
FIRST FINANCIAL SAV BANK	WOODBRIDGE, NJ	FI	VISA	18.400	F	25	15.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
FIRST NAT'L BANK OF IPSWICH	IPSWICH, MA	FI	MASTERCARD	18.000	F	25	20.00	
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	VISA	18.000	F	25	16.00	
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD	18.000	F	25	16.00	Y
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD GOLD	15.000	V	25	30.00	Y
FIRST NAT'L BK OF FULTON(13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
FIRST NATL BK/CARROLLTON(13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
FIRST OMNI BANK, N.A.	MILLSBORO, DE	FI	VISA (21)	19.800	V	25	18.00	Y
FIRST OMNI BANK, N.A.	MILLSBORO, DE	FI	MASTERCARD (21)	19.800	V	25	18.00	Y
FIRST SIGNATURE BANK & TRUST	PORTSMOUTH, NH	FI	CLASSIC VISA	18.420	V	25	17.50	
FIRST SIGNATURE BANK & TRUST	PORTSMOUTH, NH	FI	GOLD VISA	17.770	V	25	0	
FIRST STATE BK-OSKALOOSA(13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
FITCHBURG MUN. EMPL. C.U.	FITCHBURG, MA	FI	VISA	15.000	F	25	15.00	
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	MASTERCARD	17.990	F	25	25.00	Y
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SECURE FLEET LINE	12.000	V	0	50.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	UNSECURED FLEET LINE	15.000	V	0	50.00	
FOXBORO NATIONAL BANK	FOXBORO, MA	FI	MASTERCARD	16.800	F	25	18.00	Y
FRAMINGHAM SAVINGS BANK(14G)	FRAMINGHAM, MA	FI	MASTERCARD	19.800	F	25	20.00	
FRAMINGHAM SAVINGS BANK(14G)	FRAMINGHAM, MA	FI	VISA	19.800	F	25	20.00	
GEM SAVINGS ASSOCIATION	DAYTON, OH	FI	MASTERCARD	16.500	V	25	20.00	Y
GEM SAVINGS ASSOCIATION	DAYTON, OH	FI	VISA	16.500	V	25	20.00	Y
GENTRY COUNTY BANK (13)	ALBANY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
GEORGETOWN SAVINGS (1)	GEORGETOWN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
GFA FEDERAL CREDIT UNION	GARDNER, MA	FI	VISA CLASSIC	14.000	V	25	12.00	
GIRARD NATIONAL BANK (13)	GIRARD, KS	FI	VISA CLASSIC	22.000	F	0	0	Y
GLENDALE COOPERATIVE (1)	EVERETT, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y

AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
GLOUCESTER BANK & TRUST (1)	GLOUCESTER, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
GLOUCESTER BANK & TRUST (1)	GLOUCESTER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
GRANITE COOPERATIVE BK(14E)	QUINCY, MA	FI	MASTERCARD	18.910	V 25	20.00	
GREAT BARRINGTON SVGS (14C)	GREAT BARRINGTON, MA	FI	VISA	18.900	F 25	20.00	
GREATER BOSTON BANK (1)	BRIGHTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	MASTERCARD/VISA CLASSIC	19.800	F 25	18.00	
GREENFIELD COOPERATIVE (3)	GREENFIELD, MA	FI	VISA GOLD/MC GOLD	19.800	F 25	40.00	
GREENFIELD SAVINGS (1)	GREENFIELD, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE, DE	FI	DISCOVER CARD	19.800	F 25	0	Y
GTE EMPL. FEDERAL C.U.	PEABODY, MA	FI	VISA	13.500	F 25	15.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	MASTERCARD	16.000	F 25	20.00	Y
HANSCOM FEDERAL C.U.	BEDFORD, MA	FI	VISA CLASSIC	15.900	F 25	15.00	
HIBERNIA SAVINGS BANK	QUINCY, MA	FI	VISA SECURED	18.000	F 25	20.00	
HIBERNIA SAVINGS BANK	QUINCY, MA	FI	VISA CLASSIC	15.480	F 25	20.00	
HIBERNIA SAVINGS BANK	QUINCY, MA	FI	VISA GOLD	14.520	F 25	35.00	
HINGHAM FEDERAL CREDIT UNION	HINGHAM, MA	FI	VISA CLASSIC	15.000	F 25	15.00	
HINGHAM INST. FOR SVNGS (1)	HINGHAM, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
HOLBROOK COOPERATIVE (1)	HOLBROOK, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
HP FAMILY FED. CREDIT UNION	WALTHAM, MA	FI	VISA	15.000	F 25	15.00	Y
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD	16.250	F 25	24.00	
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD GOLD	16.250	F 25	36.00	
HUDSON SAVINGS BANK (1)	HUDSON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
HUDSON SAVINGS BANK (1)	HUDSON, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
HULL COOPERATIVE (1)	HULL, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
HYDE PARK COOPERATIVE (1)	HYDE PARK, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
HYDE PARK SAVINGS (1)	HYDE PARK, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA CLASSIC	16.800	F 25	15.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	STANDARD MASTERCARD	16.520	V 25	15.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	GOLD MASTERCARD	13.520	V 25	35.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA GOLD	15.600	F 25	45.00	
INST FOR SVNGS NEWBURYPT (1)	NEWBURYPORT, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
INST FOR SVNGS NEWBURYPT (1)	NEWBURYPORT, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
IPSWICH SAVINGS BANK (1)	IPSWICH, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
IPSWICH SAVINGS BANK (1)	IPSWICH, MA	FI	VISA	17.990	F 25	25.00	Y
LANDMARK BK FOR SAVINGS (1)	WHITMAN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
LANDMARK KCI BANK (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F 0	0	Y
LAWRENCE SAVINGS BANK (1)	LAWRENCE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
LEAVENWORTH NAT'L BANK (13)	LEAVENWORTH, KS	FI	VISA CLASSIC	22.000	F 0	0	Y
LEE BANK (3)	LEE, MA	FI	VISA	19.800	F 25	18.00	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
LEE BANK (3)	LEE, MA	FI	MASTERCARD	19.800	F	25	18.00	
LENOX SAVINGS (1)	LENOX, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
LEOMINSTER CREDIT UNION	LEOMINSTER, MA	FI	VISA	15.900	F	25	20.00	Y
LEOMINSTER SAVINGS BK (1)	LEOMINSTER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
LEWISTON STATE BANK (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
LEXINGTON SAVINGS BANK (1)	LEXINGTON, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
LEXINGTON SAVINGS BANK (1)	LEXINGTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
LEXINGTON SAVINGS BANK (1)	LEXINGTON, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
LEXINGTON SAVINGS BANK (1)	LEXINGTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
LIBERTY BANK & TRUST CO (1)	BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA GOLD	19.800	F	25	40.00	
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA	19.800	F	25	18.00	
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	MASTERCARD	19.800	F	25	18.00	
LOWELL INST FOR SAVINGS(9)	LOWELL, MA	FI	MASTERCARD	18.000	F	25	20.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	MASTERCARD	19.800	F	25	18.00	
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA	19.800	F	25	18.00	
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA GOLD	19.800	F	25	40.00	
LYNN 5 CENTS SAVINGS BK (1)	LYNN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
MANUFACTURERS BK- WILMINGTON	NEWARK, DE	FI	VISA	15.400	V	0	0	Y
MANUFACTURERS BK- WILMINGTON	NEWARK, DE	FI	MASTERCARD	15.400	V	0	0	Y
MARINE MIDLAND BANK (DE) N A	WILMINGTON, DE	FI	VISA	16.950	V	25	20.00	Y
MARINE MIDLAND BANK N A	WILMINGTON, DE	FI	MASTERCARD	16.950	V	25	20.00	Y
MARINE MIDLAND BANK N A	WILMINGTON, DE	FI	MASTERCARD	19.860	F	25	20.00	Y
MARLBOROUGH SAVINGS BANK (1)	MARLBORO, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
MARLBOROUGH SAVINGS BANK(1)	MARLBORO, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
MARTHAS VINEYARD NATIONAL BK	VINEYARD HAVEN, MA	FI	MASTERCARD	15.500	F	25	25.00	Y
MASSACHUSETTS CO., INC.	BOSTON, MA	FI	VISA TRAVELER'S EMPLOYEE	15.900	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD MONEYTRAC	12.000	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	15.000	F	25	0	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.000	F	25	15.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GRPS	15.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY	15.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	12.000	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD	15.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	15.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F	25	20.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F	25	15.00	Y

MASSACHUSETTS GENERAL LOAN CHARTER MA GEFERAL [illegible]

AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	17.900	F 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	15.000	F 25	0	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	15.000	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD AFFINITY GRPS.	15.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	16.900	F 25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE AFFINITY G	16.750	F 25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE / AFFINITY	15.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE CARD	16.750	F 25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD MONEYTRAC	15.000	F 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	16.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA AFFINITY GROUPS	17.500	F 25	20.00	Y
MAYFLOWER COOPERATIVE (1)	MIDDLEBORO, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
MAYFLOWER COOPERATIVE (1)	MIDDLEBORO, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MECHANICS BANK	WORCESTER, MA	FI	VISA CLASSIC	17.880	F 25	25.00	Y
MECHANICS BANK	WORCESTER, MA	FI	VISA GOLD	15.960	F 25	45.00	Y
MEDFORD SAVINGS (1)	MEDFORD, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
MEDFORD SAVINGS (1)	MEDFORD, VA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MEDWAY SAVINGS (1)	MEDWAY, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MERIDIAN BANK CARD SERVICES	WILMINGTON, DE	FI	MASTERCARD	16.770	V 30	15.00	Y
MERRIMACK VALLEY FEDERAL CU	N. ANDOVER, MA	FI	VISA	13.900	F 25	12.00	
METHUEN COOPERATIVE (1)	METHUEN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
METROPOLITAN BK & TRUST (1)	MELROSE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MID-COUNTY BK & TRUST CO.(3)	NORWOOD, MA	FI	MASTERCARD GOLD	19.800	F 25	40.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA	19.800	F 25	18.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	MASTERCARD	19.800	F 25	18.00	Y
MIDCOUNTY BK & TRUST CO.(3)	NORWOOD, MA	FI	VISA GOLD	19.800	F 25	40.00	Y
MIDDLEBOROUGH SAVINGS (1)	MIDDLEBORO, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MIDDLEBOROUGH TRUST CO. (1)	MIDDLEBORO, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MIDDLESEX SAVINGS BANK (14G)	NATICK, MA	FI	VISA	19.800	F 25	20.00	Y
MIDDLESEX SAVINGS BANK (14G)	NATICK, MA	FI	MASTERCARD	19.800	F 25	20.00	Y
MIDDLETOWN SAVINGS BANK	MIDDLETOWN, NEW YORK	FI	MASTERCARD	15.250	F 25	25.00	Y
MIDDLETOWN SAVINGS BANK	MIDDLETOWN, NEW YORK	FI	VISA GOLD	15.250	F 25	65.00	Y
MIDDLETOWN SAVINGS BANK	MIDDLETOWN, NEW YORK	FI	CLASSIC VISA	15.250	F 25	25.00	Y
MILFORD FED. SAVINGS LOAN(1)	MILFORD, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MONSANTO EMPLOYEES C.U.	SPRINGFIELD, MA	FI	VISA CLASSIC	14.400	F 25	0	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
MONSON SAVINGS BANK (1)	MONSON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MT. WASHINGTON COOP (1)	SO. BOSTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
MULTIBK NAT'L WESTERN MASS	SPRINGFIELD, MA	FI	VISA GOLD	15.960	F 30	45.00	Y
MULTIBK NAT'L WESTERN MASS	SPRINGFIELD, MA	FI	VISA	17.880	F 30	25.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NANTUCKET BANK (1)	NANTUCKET, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA GOLD - CORP.	16.700	F 25	30.00	
NATIONAL GRAND BANK	MARBLEHEAD, MA	FI	MASTERCARD	16.500	F 30	18.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NEW ENGLAND TEAMSTERS FED CU	CHARLESTOWN, MA	FI	VISA	16.000	F 25	0	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NEWBURYPRT 5 CENTS SVNGS (1)	NEWBURYPORT, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
NEWTON SOUTH COOPERATIVE (1)	NEWTON, MA	FI	VISA	17.990	F 25	25.00	Y
NORTH EASTON SAVINGS BANK(1)	NORTH EASTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NORTH MIDDLESEX SAVINGS (1)	AYER, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NORTH MIDDLESEX SAVINGS (1)	AYER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NORTHAMPTON CO-OP (1)	NORTHAMPTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
NORTHAMPTON COOPERATIVE (1)	NORTHAMPTON, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
NORTHERN MASS TEL WKRS CU	LOWELL, MA	FI	MASTERCARD	14.400	F 25	0	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	CORPORATE VISA	19.800	F 25	30.00	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	VISA GOLD	19.800	F 25	40.00	
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	MASTERCARD GOLD	19.800	F 25	40.00	
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	MASTERCARD	19.800	F 25	18.00	
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	VISA	19.800	F 25	18.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	MASTERCARD	19.800	F 25	18.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	MASTERCARD GOLD	19.800	F 25	40.00	Y

AS OF DECEMBER 31, 1990

BANK NAME		CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
NORWEST BANK IOWA NA		WEST DES MOINES, IA	FI	VISA	19.800	F	25	18.00	Y
NORWEST BANK IOWA NA		WEST DES MOINES, IA	FI	KOA/VISA	18.500	F	25	18.00	Y
NORWEST BANK IOWA NA		WEST DES MOINES, IA	FI	VISA GOLD	19.800	F	25	40.00	Y
NORWEST BANK IOWA NA		WEST DES MOINES, IA	FI	HARLEY DAVIDSON/VISA CHRO	19.800	V	25	48.00	Y
NORWEST BANK IOWA NA		WEST DES MOINES, IA	FI	HARLEY DAVIDSON MASTER	19.800	F	25	18.00	Y
NORWEST BANK IOWA NA		WEST DES MOINES, IA	FI	HARLEY DAVIDSON GOLD MC	19.800	F	25	40.00	Y
NORWEST BANK IOWA NA		WEST DES MOINES, IA	FI	AAA VISA	15.900	F	25	10.00	
NORWOOD COOPERATIVE	(1)	NORWOOD, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
OAK BROOK BANK		OAK BROOK, IL	FI	NASPA	15.600	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	GLENVIEW	14.900	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	NAPERVILLE	15.900	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	SOC. REA	15.600	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	NW UNIV. ALUMNI	13.800	F	25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	MASTERCARD	15.900	F	25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	IL BUSINESS DESIGNERS	13.800	F	25	20.00	
OAK BROOK BANK		OAK BROOK, IL	FI	CORPORATE MC	18.000	F	25	25.00	
OAK BROOK BANK		OAK BROOK, IL	FI	REGULAR	15.900	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	REGULAR	16.800	F	25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	REGULAR	15.600	F	25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	PREMIER HOSP. ALLIANCE IN	13.800	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	REGULAR	18.000	F	25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	IL OPTOMETRIC ASSOC.	13.800	F	25	15.00	
OAK BROOK BANK		OAK BROOK, IL	FI	IL CHIROPRACTIC SOCIETY	13.800	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	REGULAR	15.600	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	CHICAGO DENTAL ASSOC.	13.800	F	25	20.00	
OAK BROOK BANK		OAK BROOK, IL	FI	REGULAR	15.900	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	REGULAR	13.800	F	25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	ELMHURST COLLAGE ALUMNI	13.800	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	ILL PHARMACIST ASSOC.	13.800	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	VEGETARIAN CARD	13.800	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	IL CPA SOCIETY	15.600	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	CHICAGO BAR ASSOC.	15.600	F	25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	NAT. BUS. FORM	15.600	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	FLA ASSOC & REALTORS	13.800	F	25	18.00	
OAK BROOK BANK		OAK BROOK IL	FI	FLA ASSOC. & REALTORS	15.600	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	IL SOC. OF INTERNAL MED.	13.800	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	REGULAR	16.800	F	25	0	
OAK BROOK BANK		OAK BROOK, IL	FI	NAT.BUS.FORM	13.800	F	25	18.00	
OAK BROOK BANK		OAK BROOK, IL	FI	NAT ASSOC QUAL ASSUR PROF	15.600	F	25	0	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
OAK BROOK BANK	OAK BROOK, IL	FI	ILL. PODIATRIC MED.ASSOC.	13.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	BUSINESS CARD	18.000	F	25	13.00	
OAK BROOK BANK	OAK BROOK, IL	FI	BARNERT MEM. HOSP. CTR.	13.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR	15.000	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	TOURO INFIRMARY	13.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	MED. CTR. OF DELAWARE	13.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	BRANDON WOODS	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	BRANDON WOODS	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	AIA-AMER. INS. ATTORNEYS	15.600	F	25	0	
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	MASTERCARD	19.800	F	25	18.00	
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	VISA	19.800	F	25	18.00	
OSAGE VALLEY BANK (13)	WARSAW, MO	FI	VISA CLASSIC	22.000	F	0	0	Y
PARK NATIONAL BANK	NEWARK, OH	FI	MASTERCARD	18.000	F	25	12.00	
PARK NATIONAL BANK	NEWARK, OH	FI	VISA	18.000	F	25	12.00	
PARK NATIONAL BANK	NEWARK, OH	FI	VISA GOLD	12.500	V	25	50.00	
PCU FEDERAL CREDIT UNION	WALTHAM, MA	FI	VISA	16.900	F	30	15.00	Y
PEOPLE'S FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA II	15.900	F	30	35.00	Y
PEOPLE'S SAVINGS BANK (1)	HOLYOKE, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA II	21.900	F	30	12.00	Y
PILGRIM COOPERATIVE BANK (1)	COHASSET, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
PITTSFIELD COOPERATIVE (1)	PITTSFIELD, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
PITTSFIELD GE EMP. C. U.	PITTSFIELD, MA	FI	VISA	15.480	F	25	0	
PLYMOUTH 5 CENTS SAVINGS (1)	PLYMOUTH, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	MASTERCARD GOLD	16.990	F	25	50.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD GOLD	14.320	V	30	35.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA	16.800	F	30	15.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA GOLD	15.600	F	30	45.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD	16.800	F	30	15.00	
PROGRESSIVE CONSUMERS F.C.U.	SAUGUS, MA	FI	VISA	15.600	F	30	0	Y
PROGRESSIVE CONSUMERS F.C.U.	SAUGUS, MA	FI	MASTERCARD	15.600	F	25	0	Y
PROVIDENT INSTITUTION (1)	AMESBURY, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
QUINCY SAVINGS (1)	QUINCY, MA	FI	VISA CLASSIC	17.990	F	25	25.00	
RANDOLPH SAVINGS (1)	RANDOLPH, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
RANDOLPH SAVINGS (1)	RANDOLPH, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
READING COOPERATIVE (1)	READING, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
READING COOPERATIVE (1)	READING, MA	FI	VISA GOLD	16.990	F	25	50.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 166A SECTION 14(B)

AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
READING COOPERATIVE (1)	READING, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
READING COOPERATIVE (1)	READING, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
ROCKLAND FEDERAL C.U.	ROCKLAND, MA	FI	VISA CLASSIC	15.000	F 25	20.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	VISA	15.840	F 25	22.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	MASTERCARD	15.840	V 25	22.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	AAA VISA	15.840	V 25	15.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	MASTERCARD GOLD	14.880	V 25	40.00	
ROCKPORT NATIONAL BANK	ROCKPORT, MA	FI	MASTERCARD (15)		F 30	0	
ROSLINDALE COOPERATIVE BK(1)	ROSLINDALE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
ROSLINDALE COOPERATIVE BK(1)	ROSLINDALE, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
S&W FEDERAL CREDIT UNION	BOSTON, MA	FI	VISA	14.500	F 25	15.00	
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA DUAL	16.700	F 25	25.00	
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA STUDENT	16.700	F 25	25.00	
SAVERS COOPERATIVE (1)	SOUTHBRIDGE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
SECURITY FED. SVGS&LOAN (11)	RICHMOND, VA	FI	GOLD MASTERCARD (25)		F 25	30.00	Y
SECURITY FED. SVGS.&LOAN(11)	RICHMOND VA	FI	MASTERCARD (25)		F 25	20.00	Y
SECURITY STATE BANK (13)	FORT SCOTT, KS	FI	VISA CLASSIC	22.000	F 0	0	Y
SHORE BANK & TRUST CO (1)	LYNN, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
SHORE BANK & TRUST CO (1)	LYNN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD (25)		F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA (25)		F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA	18.000	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	18.000	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	15.900	F 25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.000	F 25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC(25)		F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/GOLD VISA	17.700	F 25	45.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/VISA GOLD	18.000	F 25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/VISA GOLD	19.800	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	19.800	F 25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F 25	12.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	19.800	F 25	45.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	0	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	21.900	F	25	12.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	F	25	12.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	16.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	16.800	F	25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	16.800	F	25	45.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	17.700	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	20.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	19.800	F	25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	COLLEGE OF W&M	19.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	18.000	V	25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F	25	0	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	18.000	F	25	15.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/GOLD VISA	21.900	F	25	45.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	12.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/VISA GOLD	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	15.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN VA	FI	MASTERCARD/VISA (25)		F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD(25)		F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM. WOMEN CPA	16.000	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	18.000	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA(25)		F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, MO	FI	VISA/MASTERCARD	18.000	V	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION-VISA&MC	17.880	F	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION-VISA&MC	17.880	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	16.000	V	25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.500	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	19.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM INST. OF CPA'S-GOLD	16.000	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	17.700	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ACAM. OF GEN DEN.-GOLD MC	16.000	V	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ROCKWELL COLLECTORS	17.900	F	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	18.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	SAILBOARD-BOTH	18.000	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	20.00	Y

AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ACAD.GEN.DEN.-BOTH	17.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	18.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	17.700	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC(25)		F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	18.000	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC(25)		F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	19.800	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	21.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.980	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	23.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	23.900	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.500	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	17.700	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	18.000	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	19.800	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	19.800	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	19.800	F	25	0	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	19.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.500	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/VISA GOLD	23.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	18.900	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/VISA GOLD	18.900	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	16.800	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	19.800	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	23.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	17.700	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	17.700	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	15.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	15.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	18.000	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	21.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	21.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA	21.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	21.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	21.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	23.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	23.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	23.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	23.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	23.900	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	23.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	23.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	23.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD	23.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	15.900	F	25	30.00	Y

AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	16.800 F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	16.800 F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	17.700 F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	17.700 F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	18.000 F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	19.800 F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	19.800 F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	19.820 F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	19.800 F	25	30.00	Y
SLADES FERRY TRUST CO (1)	SOMERSET, MA	FI	MASTERCARD REGULAR	17.990 F	25	25.00	Y
SLADES FERRY TRUST CO (1)	SOMERSET, MA	FI	VISA CLASSIC	17.990 F	25	25.00	Y
SOMERSET SAVINGS BANK (1)	SOMERVILLE, MA	FI	MASTERCARD REGULAR	17.990 F	25	25.00	Y
SOMERSET SAVINGS BANK (1)	SOMERVILLE, MA	FI	MASTERCARD GOLD	16.990 F	25	50.00	Y
SOMERSET SAVINGS BANK (1)	SOMERVILLE, MA	FI	VISA GOLD	16.990 F	25	50.00	Y
SOMERSET SAVINGS BANK (1)	SOMERVILLE, MA	FI	VISA CLASSIC	17.990 F	25	25.00	Y
SOUTH BOSTON SAVINGS (1)	SO. BOSTON, MA	FI	VISA CLASSIC	17.990 F	25	25.00	Y
SOUTH BOSTON SAVINGS (1)	SO. BOSTON, MA	FI	VISA GOLD	16.990 F	25	50.00	Y
SOUTH SHORE BANK (14G)	QUINCY, MA	FI	PREMIER VISA	15.960 V	25	45.00	Y
SOUTH SHORE BANK (14G)	QUINCY, MA	FI	MASTERCARD	17.880 V	25	25.00	Y
SOUTH SHORE BANK (14G)	QUINCY, MA	FI	VISA	17.880 V	25	25.00	Y
SOUTHBRIDGE SAVINGS (1)	SOUTHBRIDGE, MA	FI	VISA CLASSIC	17.990 F	25	25.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	BUSINESS CARD	19.800 F	25	30.00	
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	VISA	19.800 F	25	18.00	
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	VISA GOLD	19.800 F	25	40.00	
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	MASTERCARD REGULAR	19.800 F	25	18.00	
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	GOLD MASTERCARD	19.800 F	25	40.00	
SPENCER SAVINGS (1)	SPENCER, MA	FI	VISA CLASSIC	17.990 F	25	25.00	Y
SPRINGFIELD INST. FOR SVG	SPRINGFIELD, MA	FI	VISA GOLD	15.650 V	25	45.00	Y
STATE BK OF WESTPHALIA (13)	WESTPHALIA, KS	FI	VISA CLASSIC	22.000 F	0	0	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	VISA CLASSIC	17.990 F	25	25.00	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	MASTERCARD	17.990 F	25	25.00	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	GOLD MASTERCARD	16.990 F	25	50.00	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	VISA GOLD	16.990 F	25	50.00	Y
STONEHAM CO-OPERATIVE (1)	STONEHAM, MA	FI	VISA CLASSIC	17.990 F	25	25.00	Y
STOUGHTON COOPERATIVE (1)	STOUGHTON, MA	FI	VISA CLASSIC	17.990 F	25	25.00	Y
STRAWN STATE BANK (13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000 F	0	0	Y
STURGEON STATE BANK (13)	STURGEON, MO	FI	VISA CLASSIC	22.000 F	0	0	Y
SUBURBAN NATIONAL (1)	ARLINGTON, MA	FI	VISA CLASSIC	17.990 F	25	25.00	Y
T I FEDERAL CREDIT UNION	ATTLEBORO, MA	FI	VISA	15.000 F	25	0	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
TAUNTON FEDERAL CREDIT UNION	TAUNTON, MA	FI	VISA	15.900	F 25	18.00	Y
TAUNTON SAVINGS (1)	TAUNTON, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
TAUNTON SAVINGS (1)	TAUNTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
UMASS/5 COLLEGE FED. C.U.	AMHERST, MA	FI	VISA	15.000	F 25	15.00	Y
UNIBANK FOR SAVINGS (1)	WHITINSVILLE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
UNITED COOPERATIVE (1)	W. SPRINGFIELD, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
UNITED STATES TRUST CO.	BOSTON, MA	FI	VISA	16.500	F 28	20.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	MASTERCARD	16.500	F 28	20.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	GOLD MASTERCARD	16.500	F 28	40.00	
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	MASTERCARD	14.360	V 25	0	
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	VISA	14.360	V 25	0	
VANGUARD SAVINGS BANK (1)	HOLYOKE, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
VANGUARD SAVINGS BANK (1)	HOLYOKE, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
VANGUARD SAVINGS BANK (1)	HOLYOKE, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
VANGUARD SAVINGS BANK (1)	HOLYOKE, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WAKEFIELD SAVINGS BANK (1)	WAKEFIELD, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WAKEFIELD SAVINGS BANK (1)	WAKEFIELD, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WARREN FIVE CENTS SVGS (1)	PEABODY, MA	FI	VISA	17.990	F 25	25.00	Y
WARREN FIVE CENTS SVGS (1)	PEABODY, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WARREN FIVE CENTS SVGS (1)	PEABODY, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
WARREN FIVE CENTS SVGS (1)	PEABODY, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
WEBSTER CREDIT UNION	WEBSTER, MA	FI	VISA	15.000	V 25	15.00	
WEBSTER CREDIT UNION	WEBSTER, MA	FI	MASTERCARD	15.000	V 25	15.00	
WEBSTER FIVE CENTS SVNGS (1)	WEBSTER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WEBSTER FIVE CENTS SVNGS (1)	WEBSTER, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WELLESLEY CO-OPERATIVE (1)	WELLESLEY, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WEYMOUTH COOPERATIVE (1)	S. WEYMOUTH, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WEYMOUTH SAVINGS BANK (1)	WEYMOUTH, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WILLIAMSTOWN SAVINGS BANK(1)	WILLIAMSTOWN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WILLIAMSTOWN SAVINGS BANK(1)	WILLIAMSTOWN, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
WINCHESTER COOPERATIVE (1)	WINCHESTER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WINCHESTER SAVINGS BANK (1)	WINCHESTER, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WOBURN 5 CENTS SAVINGS (1)	WOBURN, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WOBURN 5 CENTS SAVINGS (1)	WOBURN, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y
WOBURN 5 CENTS SAVINGS (1)	WOBURN, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
WOBURN 5 CENTS SAVINGS (1)	WOBURN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WOBURN NATIONAL (1)	WOBURN, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WOBURN NATIONAL (1)	WOBURN, MA	FI	VISA CLASSIC	17.990	F 25	25.00	Y
WOBURN NATIONAL (1)	WOBURN, MA	FI	MASTERCARD REGULAR	17.990	F 25	25.00	Y

WOBURN NATIONAL	(1)	WOBURN, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WOBURN NATIONAL	(1)	WOBURN, MA	FI	MASTERCARD REGULAR					

[illegible] AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA GOLD	14.880	V	25	40.00	
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA CLASSIC	17.400	V	25	20.00	
WORKER'S CREDIT UNION	FITCHBURG, MA	FI	VISA	14.750	F	25	15.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	UNTD. BRO. HOOD CARP.	17.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	18.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WOMEN'S VISA	18.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	18.900	F	25	22.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	VISA	18.900	F	25	20.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	17.500	F	25	15.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	VISA	17.500	F	25	15.00	Y
WORKING ASSETS FUNDING (14F)	SAN FRANCISCO, CA	FI	W.A. CREDIT BUILDER VISA	17.500	F	25	45.00	Y
WORKING ASSETS FUNDING SERV.	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F	25	20.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	GOLD MASTERCARD	16.990	F	25	50.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD, MA	FI	VISA	18.900	F	25	20.00	
WORONOCO SAVINGS BANK (14C)	WESTFIELD, MA	FI	MASTERCARD	18.900	F	25	20.00	
WRENTHAM COOPERATIVE (1)	WRENTHAM, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
ALBERT STEIGER INC.	SPRINGFIELD, MA	RS	STEIGER CHARGE CARD	18.000	F	28	0	Y
ANN TAYLOR	NEW HAVEN, CT	RS	ANN TAYLOR	18.000	F	27	0	
BANK EAST	MANCHESTER NH	RS	DODGES AWAY	18.500	V	25	0	
BANK EAST	MANCHESTER, NH	RS	BENSONS HARDWARE	21.000	F	25	0	
BANK EAST	MANCHESTER, NH	RS	JACKSON LUMBER	18.500	V	25	0	
BANK EAST	MANCHESTER NH	RS	MILTNER SHOE	18.500	V	25	0	Y
BANK EAST	MANCHESTER NH	RS	ENDLESS SUMMER BEACHWEAR	18.500	V	25	0	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	RS	STAPLES, INC.	18.000	F	25	0	
BAYBANK BOSTON, N.A.	BOSTON, MA	RS	T. DEANE	18.000	F	25	0	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	RS	FAWCETT ENERGY	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	CLAIR INTERNATIONAL	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	NONANTUM HOME CENTER	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	LEGAL SEAFOOD	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	POTPOURRI DESIGNS	18.000	F	25	0	
BENCHARGE MASS., INC.	PEAPACK, NJ	RS	BENCHARGE AFFINITY	18.000	F	25	0	
BROOKS BROTHERS	NEW YORK, NY	RS	BROOKS BROTHERS	18.000	F	27	0	
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MID CAPE HOME CENTERS	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	JOHNSON & PETERSON, INC.	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MEDICINE SHOPPE	18.000	V	25	0	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	RS	MEDCO SYSTEM	18.000	F	25	0	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAW CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
CAPE COD BANK AND TRUST CO.	SO. YARMOUTH, MA	RS	J & P PRESS	18.000	F 25	0	Y
CATHERINE'S INC.	MEMPHIS, TN	RS	PS PLUS SIZES	18.000	F 27	0	
CITGO PETROLEUM CORP.	TULSA, OK	RS	CITGO PLUS	18.000	F 25	0	Y
CITICORP RETAIL SERVICES	NEW YORK, NY	RS	BRADLEES	18.000	F 28	0	Y
CONOCO, INC.	PONCA CITY, OK	RS	CONOCO CREDIT CARD	18.000	F 25	0	
CUMMINGS	ALLSTON MA	RS	CUMMINGS	18.000	F 30	0	
CWT SPECIALTY STORES INC.	ATTLEBORO, MA	RS	C.W.T. (15)		F 25	0	Y
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	EMPIRE (15)		F 30	0	
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	FRU'GALS	18.000	F 30	0	
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	GIBLEE'S (15)		F 30	0	
EXXON COMPANY, U.S.A.	HOUSTON, TX	RS	EXXON CARD	18.000	F 27	0	
FARM PLAN CORPORATION	MADISON, WI	RS	JOHN DEERE CREDIT CARD	18.000	F 25	0	
FARM PLAN CORPORATION	MADISON, WISCONSIN	RS	FARM PLAN	18.000	F 21	0	
FILENE'S	BOSTON, MA	RS	FILENE'S	18.000	F 28	0	Y
FINE JEWLERS GUILD ATLANTIC	INVING, TX	RS	BAILEY BKS & BIDDLE	18.000	F 30	0	
G. FOX & COMPANY	HARTFORD, CT	RS	FLEX	18.000	F 30	0	
G. FOX & COMPANY	HARTFORD, CT	RS	BETTER LIVING ACCOUNT	18.000	F 30	0	
GORDON'S JEWELRY OF MA., INC	IRVING, TX	RS	GORDON'S	18.000	F 30	0	
GULF OIL CUMBERLAND FARMS	WESTBORO, MA	RS	GULFCARD	18.000	F 25	0	
HURLEY STATE BANK	HURLEY, SD	RS	GOODYEAR	21.960	F 25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	RS	SCRIBBLES	21.600	F 25	0	
HURLEY STATE BANK	SOUIX FALLS, SD	RS	PANTS PLACE	21.600	F 25	0	
JC PENNEY NATIONAL BANK	HURRINGTON, DE	RS	JC PENNEY	18.000	F 25	0	
LECHMERE, INC.	WOBURN, MA	RS	LECHMERE	18.000	F 30	0	
LEVITZ CREDIT CORP.	CLAYMONT, DE	RS	LEVITS REVOLV-A-CHARGE	18.000	F 26	0	
LITTMAN JEWLERS	EDISON, NJ	RS	LITTMAN JEWELERS	18.000	F 25	0	Y
LONDON'S INC.	ATTLEBORO, MA	RS	LONDON'S INC. (15)		F 31	0	
LONG'S JEWELERS	BOSTON, MA	RS	LONG'S	18.000	F 25	0	
LORD & TAYLOR	NEW YORK, NY	RS	LORD & TAYLOR	18.000	F 25	0	
MOBIL OIL CREDIT CORP.	KANSAS CITY, MO	RS	MOBIL (15)		F 25	0	
NEIMAN-MARCUS	DALLAS, TX	RS	NEIMAN-MARCUS	18.000	F 30	0	
PIER 1 IMPORTS, INC.	FT. WORTH, TX	RS	PIER 1 IMPORTS	18.000	V 25	0	
ROMM & COMPANY, INC.	BROCKTON, MA	RS	ROMM (15)		F 25	0	
SAGE-ALLEN & CO., INC.	HARTFORD, CT	RS	SAGE-ALLEN	18.000	F 25	0	
SAKS AND COMPANY	NEW YORK, NY	RS	SAKS FIFTH AVENUE	18.000	F 28	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARS CHARGE	18.000	F 30	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARS CHARGE PLUS	18.000	F 30	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARSCHARGE HOME IMPROV-P	15.900	F 30	0	
SHELL OIL COMPANY	TULSA, OK	RS	SHELL CREDIT CARD	18.000	F 25	0	Y

AS OF DECEMBER 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SHELL OIL COMPANY	TULSA, OK	RS	SHELL SEL. CREDIT CARD	18.000	F	25	20.00	Y
SUN REFINAN. & MARKET, CO.	TULSA, OKLAHOMA	RS	SUNOCO BLUE	18.000	F	25	0	
SUN REFINAN. & MARKET, CO.	TULSA, OKLAHOMA	RS	SUNOCO GOLD PRESTIGE	18.000	F	25	25.00	
SYMS	BETHEL, CT	RS	SYMS	18.000	F	26	0	
TALBOTS	HINGHAM, MA	RS	TALBOTS CHARGE	18.000	F	30	0	
TRIOMPHE FOURRURES INC.	NEW YORK, NEW YORK	RS	MAXIMILLIAN @ BLOOMINGDAL	18.000	F	25	0	Y
UNITED STATES TRUST CO	BOSTON, MA	RS	LEE IMPORTED CAR IMPORTS	18.000	F	25	0	
UNITED STATES TRUST CO.	BOSTON, MA	RS	SBI SALES	18.000	F	25	0	
WICKES LUMBER COMPANY	VERNON HILLS, IL	RS	WICKES LUMBER CO.	18.000	F	25	0	Y
ZALE DELAWARE, INC.	IRVING TX	RS	ZALE	18.000	F	30	0	

FOOTNOTES:

BANK IS AGENT FOR:

(1) STATE STREET BANK AND TRUST COMPANY, BOSTON, MA
(2) CHASE MANHATTAN BANK, WILMINGTON, DE
(3) NORWEST CARD SERVICES, DESMOINES, IOWA
(4) MELLON BANK, PITTSBURGH, PA
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
(8) UNITED SAVINGS BANK, MANCHESTER, NH
(9) PNC NATIONAL BANK, WILMINGTON, DE
(10) CITIZENS FIDELITY BANK AND TRUST, LOUISVILLE, KY
(11) SIGNET BANK/VIRGINIA, GLEN ALLEN, VA
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, LINCOLNSHIRE, IL
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) SHAWMUT BANK, BOSTON, MA
(14A) CONNECTICUT NATIONAL BANK, HARTFORD, CN
(14B) IBAA BANCARD
(14C) MBNA AMERICA, WILMINGTON, DE
(14D) CITIBANK, NEW YORK, NY
(14E) MARYLAND BANK, N.A., BALTIMORE, MD
(14F) ANB NATIONAL BANK, NEW YORK, NY
(14G) BANCOHIO NATIONAL BANK, COLUMBUS, OH

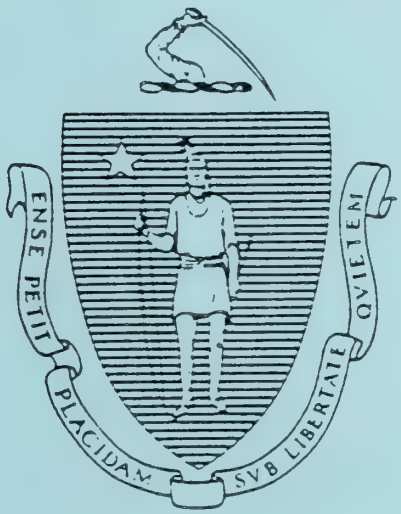
(15) 18 / 12% @ $500
(16) 17.9 / 14.9% @ $900
(17) 16 / 15% @ $1000
(18) 16.7 / 15.7% @ $1000
(19) 17.5 / 10% @ $1000
(20) 17.9 / 16.4% @ $2500
(21) MC / VISA both for $21.00
(22) MC / VISA both for $25.00
(23) 18 / 16 / 15% @ $2500 / $10,000
(24) 10.5 / 10 / 9.5% @ $1000 / $2500
(25) 17.7 / 16.8 / 15.9 @ $1500 / $2500
(26) 16.9 / 15.9% @ $3000
(27) MC / VISA both for $22.00
(28) MC / VISA both for $24.00
(29) MC / VISA both for $20.00
(30) MC / VISA both for $12.00
(31) $1.50 in those month with debit activity
(32) MC / VISA both for $18.00
(33) 22 / 20% @ $1200
(34) 20.5 / 18.5% @ $1200

MASS. R1.12: 991/1 v

The Commonwealth of Massachusetts

OFFICE OF

COMMISSIONER OF BANKS



QUARTERLY

CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS

CHAPTER 140

SECTION 114C

As of 3/31/91

William F. Weld
Governor

Michael C. Hanson
Commissioner

Published by the Office of the Secretary of State,
Michael J. Connolly, Secretary

1.25

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
AMERICAN GENERAL FIN. CTR	EVANSVILLE, IN	FI	MORE CARD VISA	19.900	F	30	12.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA II	21.900	F	30	12.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	17.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN.	FI	MORE CARD MASTERCARD	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	21.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F	30	25.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	18.900	F	30	18.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA II	15.900	F	30	35.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	21.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	19.800	F	30	0	Y
ANDOVER FEDERAL CREDIT UNION	ANDOVER, MA	FI	VISA	15.500	F	25	15.00	Y
ANDOVER SAVINGS BANK (14C)	ANDOVER, MA	FI	MASTERCARD	17.900	F	25	20.00	
ANDOVER SAVINGS BANK (14C)	ANDOVER, MA	FI	VISA	17.900	F	25	20.00	
APPLE BANK FOR SAVINGS	BETHPAGE, N.Y.	FI	AFT VISA	14.900	F	25	15.00	
ARKANSAS FED SAVINGS BK(14H)	LITTLE ROCK, AK	FI	MASTERCARD	11.000	V	0	35.00	Y
ARKANSAS FED SAVINGS BK(14H)	LITTLE ROCK, AK	FI	VISA	11.000	V	0	35.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	VISA GOLD	19.800	F	25	40.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	MASTERCARD	19.800	F	25	18.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	VISA	19.800	F	25	18.00	Y
AVCO MASS FED. CREDIT UNION	WILMINGTON, MA	FI					0	
BALFOUR FED. CREDIT UNION	ATTLEBORO, MA	FI					0	
BANK EAST	MANCHESTER, NH	FI	VISA	18.000	V	25	18.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTERCARD	18.000	V	25	18.00	Y
BANK EAST	MANCHESTER, NH	FI	FIN RES CORP VISA (34)		V	25	20.00	Y
BANK EAST	MANCHESTER, NH	FI	FIN RESV CORP MASTER (34)		V	25	20.00	Y
BANK EAST	MANCHESTER, NH	FI	CORPORATE VISA	18.000	V	25	30.00	Y
BANK EAST	MANCHESTER, NH	FI	CORP./GOLD MASTERCARD	18.000	V	25	60.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTERCARD GOLD	18.000	V	25	40.00	Y
BANK EAST	MANCHESTER, NH	FI	CORPORATE MASTERCARD	18.000	V	25	30.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTER GOLD HOME EQUITY	12.000	V	25	40.00	Y
BANK EAST	MANCHESTER NH	FI	CORP./VISA GOLD	18.000	V	25	60.00	Y
BANK EAST	MANCHESTER NH	FI	VISA GOLD	18.000	V	25	40.00	Y
BANK EAST	MANCHESTER NH	FI	VISA GOLD HOME EQUITY	12.000	V	25	40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	VISA	19.800	F	25	18.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	VISA GOLD	16.800	F	25	45.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	MASTERCARD	19.800	F	25	20.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	VISA CLASSIC	19.800	F	25	20.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	VISA	19.800	F	25	18.00	Y
BANK OF HOVEN	HOVEN, SD	FI	MASTERCARD	21.000	F	25	35.00	Y
BANK OF HOVEN	HOVEN, SD	FI	VISA	21.000	F	25	35.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	10.500	V	25	45.00	
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD GOLD	11.500	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA GOLD	10.500	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	10.500	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	10.500	V	25	45.00	
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	10.500	V	25	45.00	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R.	V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	10.500	V	25	45.00	
BAYBANK SOUTH	DEDHAM, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	MASTERCARD GOLD	10.500	V	25	45.00	
BAYBANK SOUTH	DEDHAM, MA	FI	VISA GOLD	10.500	V	25	45.00	
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	10.500	V	25	45.00	
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	10.500	V	25	45.00	
BENJAMIN FRANKLIN SVGS (14C)	FRANKLIN, MA	FI	MASTERCARD	18.900	F	25	20.00	
BENJAMIN FRANKLIN SVGS (14C)	FRANKLIN, MA	FI	BUSINESS CARD	18.900	F	25	45.00	
BENJAMIN FRANKLIN SVGS (14C)	FRANKLIN, MA	FI	SCHOLAR CARD	18.900	F	25	20.00	
BENJAMIN FRANKLIN SVGS (14C)	FRANKLIN, MA	FI	VISA	18.900	F	25	20.00	
BENJAMIN FRANKLIN SVNGS(14C)	FRANKLIN, MA	FI	GOLD VISA	18.900	F	25	40.00	
BENJAMIN FRANKLIN SVNGS(14C)	FRANKLIN, MA	FI	GOLD MASTERCARD	18.900	F	25	40.00	
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA	19.800	F	25	18.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
BOSTON EDISON EMP. C.U.	BOSTON, MA	FI	MASTERCARD	14.400	F	25	15.00	
BRADFORD FED. SAVINGS (11)	RICHMOND VA	FI	GOLD MC/GOLD VISA	15.900	V	25	30.00	Y
BRADFORD FED. SAVINGS (11)	RICHMOND, VA	FI	VISA/MASTERCARD	17.000	V	25	20.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	VISA GOLD	15.840	V	25	36.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	MASTERCARD	16.860	V	25	18.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	VISA	16.860	F	25	18.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	MASTERCARD GOLD	15.840	V	25	36.00	Y
BROADWAY NATIONAL BANK	CHELSEA, MA	FI	MASTERCARD	18.000	F	25	10.00	
BROCKTON CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.880	F	25	20.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE, MA	FI	MASTERCARD	16.450	F	25	21.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
CAMBRIDGE TRUST COMPANY	CAMBRIDGE, MA	FI	MASTERCARD GOLD	16.450	F	25	45.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD	17.800	V	25	20.00	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	FI	EMPLOYEE MASTERCARD	16.800	V	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD GOLD	15.000	V	25	40.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	BUSINESS MASTERCARD	15.000	V	25	45.00	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	FI	YMCA MASTERCARD	15.000	V	25	20.00	Y
CAPE COD FEDERAL C.U.	FALMOUTH, MA	FI	VISA CLASSIC	17.000	F	25	15.00	Y
CARDINAL FEDERAL SAVINGS BK	CLEVELAND, OH	FI	MASTERCARD	18.000	F	25	18.00	
CENTURY BANK & TRUST CO.	MEDFORD, MA	FI	MASTERCARD	16.800	F	30	20.00	Y
CENTURY BANK/SUFFOLK	CHELSEA, MA	FI	MASTERCARD	16.800	F	30	20.00	Y
CENTURY NORTH SHORE BK/TRUST	LYNN, MA	FI	MASTERCARD	16.800	F	30	20.00	Y
CHADWICK FEDERAL C.U.	NORWOOD, MA	FI	VISA	15.000	F	25	12.00	
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	MASTERCARD	19.800	F	30	20.00	Y
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	VISA	19.800	F	30	20.00	Y
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	GOLD VISA	16.500	F	30	50.00	Y
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	GOLD MASTERCARD	16.500	F	30	50.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA	19.800	F	25	18.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA BUSINESS CARD	13.750	V	25	35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA CLASSIC (22)	16.900	F	25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	MASTERCARD (22)	16.900	F	25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA GOLD	13.750	V	25	35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA (AAA)	16.900	F	25	15.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	VISA	19.800	F	25	18.00	Y
COMMERCE BANK & TRUST CO	WORCESTER, MA	FI	VISA	16.500	F	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	PRIME GROUP MASTERCARD	13.500	V	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	PRIME GROUP VISA	13.500	V	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	VISA	13.500	V	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	MASTERCARD	16.500	F	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CENTURY MASTERCARD	13.500	V	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CENTURY VISA	13.500	V	25	20.00	
COMPASS BK FOR SAVINGS(4)	NEW BEDFORD, MA	FI	VISA	18.600	F	25	18.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
COMPASS BK FOR SAVINGS(4)	NEW BEDFORD, MA	FI	MASTERCARD	18.600	F	25	18.00	Y
COMPUGRAPHIC EMPL. FED. C.U.	WILMINGTON, MA	FI	VISA	14.000	F	25	12.00	
COOLIDGE BANK & TRUST (3)	WATERTOWN, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
COOLIDGE BANK & TRUST (3)	WATERTOWN, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
COOLIDGE BK & TRUST (3)	BOSTON, MA	FI	VISA	19.800	F	25	18.00	Y
COOLIDGE BK & TRUST (3)	BOSTON, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
COOP BANK OF CONCORD (14E)	ACTON, MA	FI	VISA	17.900	F	25	20.00	Y
COOP BANK OF CONCORD (14E)	ACTON, MA	FI	VISA GOLD	17.900	F	25	36.00	Y
COOP BANK OF CONCORD (14E)	ACTON, MA	FI	GOLD MASTERCARD	17.900	F	25	36.00	Y
COOPERATIVE BK OF CONCORD(1)	ACTON, MA	FI	MASTERCARD	17.990	F	25	20.00	Y
CORNERSTONE BANK (3)	DERRY, NH	FI	MASTERCARD	19.800	F	25	18.00	Y
COUNTRY BANK FOR SVG (14C)	WARE, MA	FI	PREFERRED VISA	17.900	V	25	20.00	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	GOLD MASTERCARD	17.900	V	25	40.00	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	MASTERCARD	17.900	V	25	20.00	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	VISA GOLD	17.900	V	25	40.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	VISA	14.900	F	25	15.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.900	F	25	15.00	Y
DARTMOUTH SAVINGS (1)	DARTMOUTH, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
DIRECT FEDERAL CREDIT UNION	NEEDHAM HTS, MA	FI	VISA	16.900	F	30	15.00	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	VISA (STANDARD)	17.880	F	25	25.00	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	VISA GOLD	15.960	F	25	45.00	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	MASTERCARD	17.880	F	25	25.00	Y
EASTERN BANK	SALEM, MA	FI	MASTERCARD	16.750	F	30	24.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	VISA	18.600	F	25	18.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	MASTERCARD	18.600	F	25	18.00	Y
ENTERPRISE BANK AND TRUST CO	LOWELL MA	FI	MASTERCARD	16.250	F	25	20.00	Y
ENTERPRISE BANK AND TRUST CO	LOWELL, MA	FI	VISA	16.250	F	25	20.00	Y
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA PREFERRED	15.600	F	25	45.00	
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	MASTERCARD	16.800	F	25	15.00	
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA	16.800	F	25	15.00	
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	MASTERCARD	17.880	V	25	25.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	MASTERCARD GOLD	15.960	V	25	45.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	VISA GOLD	15.960	V	25	45.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	VISA	19.800	F	25	18.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	VISA GOLD	19.800	F	25	40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
FIRST AND OCEAN NAT'L BANK	NEWBURYPORT, MA	FI	MASTERCARD GOLD	12.000	V	25	45.00	Y
FIRST AND OCEAN NATL BANK	NEWBURYPORT, MA	FI	MASTERCARD (17)		F	25	20.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	MASTERCARD GOLD	15.000	V	25	40.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	VISA BUSINESS	15.000	V	25	45.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	MASTERCARD	17.500	V	25	18.00	Y
FIRST CAPITAL BANK	CONCORD NH	FI	VISA	17.500	V	25	18.00	Y
FIRST COMMUNITY BANK (11)	RICHMOND VA	FI	VISA/MASTERCARD	18.000	F	25	18.00	Y
FIRST COMMUNITY BANK (11)	RICHMOND, VA	FI	MASTERCARD GOLD	18.000	F	25	30.00	Y
FIRST NAT'L BANK OF IPSWICH	IPSWICH, MA	FI	MASTERCARD	18.000	F	25	20.00	
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	VISA	18.000	F	25	16.00	
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD	18.000	F	25	16.00	Y
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD GOLD	15.000	V	25	30.00	Y
FIRST OMNI BANK, N.A.	MILLSBORO, DE	FI	VISA (21)	19.800	V	25	18.00	Y
FIRST OMNI BANK, N.A.	MILLSBORO, DE	FI	MASTERCARD (21)	19.800	V	25	18.00	Y
FIRST SIGNATURE BANK & TRUST	PORTSMOUTH, NH	FI	CLASSIC VISA	17.910	V	25	17.50	
FIRST SIGNATURE BANK & TRUST	PORTSMOUTH, NH	FI	GOLD VISA	17.260	V	25	0	
FLEET BANK - NH	NASHUA, NH	FI	GOLD MASTERCARD	16.800	F	25	40.00	Y
FLEET BANK - NH	NASHUA, NH	FI	VISA GOLD	16.800	F	25	40.00	Y
FLEET BANK - NH	NASHUA, NH	FI	CORPORATE MASTERCARD	16.500	F	25	25.00	Y
FLEET BANK - NH	NASHUA, NH	FI	VISA CORPORATE	16.500	F	25	25.00	Y
FLEET BANK - NH	NASHUA, NH	FI	MASTERCARD	17.900	F	25	25.00	Y
FLEET BANK - NH	NASHUA, NH	FI	VISA	17.900	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SECURE FLEET LINE	11.000	V	0	50.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	UNSECURED FLEET LINE	14.000	V	0	50.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	VISA GOLD	16.700	F	25	40.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SKI NEW ENGLAND VISA	17.900	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	FLEET VISA/MC	16.700	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	STUDENT VISA	17.900	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	BUSINESS CARD	17.900	F	25	30.00	Y
FOXBORO NATIONAL BANK	FOXBORO, MA	FI	MASTERCARD	16.800	F	25	18.00	Y
GEM SAVINGS ASSOCIATION	DAYTON, OH	FI	MASTERCARD	15.000	V	25	20.00	Y
GEM SAVINGS ASSOCIATION	DAYTON, OH	FI	VISA	15.000	V	25	20.00	Y
GFA FEDERAL CREDIT UNION	GARDNER, MA	FI	VISA CLASSIC	14.000	V	25	12.00	
GRANITE COOPERATIVE BK (14E)	NO. QUINCY, MA	FI	MASTERCARD	18.900	F	25	20.00	
GRANITE COOPERATIVE BK(14E)	QUINCY, MA	FI	VISA	18.900	V	25	20.00	
GREAT BARRINGTON SVGS (14C)	GREAT BARRINGTON, MA	FI	VISA	18.900	F	25	20.00	
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	VISA	19.800	F	25	18.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
GTE EMPL. FEDERAL C.U.	PEABODY, MA	FI	VISA	13.500	F	25	15.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	MASTERCARD	16.000	F	25	25.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	VISA CLASSIC	16.000	F	25	25.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	MASTERCARD GOLD	16.000	F	25	45.00	Y
HANSCOM FEDERAL C.U.	BEDFORD, MA	FI	VISA CLASSIC	15.900	F	25	15.00	
HERITAGE COMMUNITY FED. C.U.	LUNENBURG, MA	FI					0	
HIBERNIA SAVINGS BANK	QUINCY, MA	FI	VISA SECURED	18.000	F	25	20.00	
HINGHAM FEDERAL CREDIT UNION	HINGHAM, MA	FI	VISA CLASSIC	15.000	F	25	15.00	Y
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD	16.250	F	25	24.00	
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD GOLD	16.250	F	30	36.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA CLASSIC	16.800	F	25	15.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	STANDARD MASTERCARD	16.520	V	25	15.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	GOLD MASTERCARD	13.520	V	25	35.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA GOLD	15.600	F	25	45.00	
LAWRENCE FIREFIGHTERS FED CU	LAWRENCE, MA	FI					0	
LEE BANK (3)	LEE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
LEE BANK (3)	LEE, MA	FI	VISA	19.800	F	25	18.00	Y
LEE BANK (3)	LEE, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
LEE BANK (3)	LEE, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
LEOMINSTER CREDIT UNION	LEOMINSTER, MA	FI	VISA	15.900	F	25	20.00	Y
LEOMINSTER SAVINGS BK (1)	LEOMINSTER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA	19.800	F	25	18.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA	19.800	F	25	18.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
M.I.T. EMPLOYEES' FED. C.U.	CAMBRIDGE, MA	FI					0	
M/A COM FED. C.U.	BURLINGTON, MA	FI					0	
MALDEN TRUST COMPANY (3)	MALDEN, MA	FI	MASTERCARD GOLD	15.840	V	25	36.00	Y
MALDEN TRUST COMPANY (3)	MALDEN MA	FI	MASTERCARD	18.000	F	25	15.00	Y
MALDEN TRUST COMPANY (3)	MALDEN MA	FI	VISA GOLD	15.840	V	25	36.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
MANUFACTURERS BK- WILMINGTON	NEWARK, DE	FI	VISA	15.100	V	0	0	Y
MANUFACTURERS BK- WILMINGTON	NEWARK, DE	FI	MASTERCARD	15.100	V	0	0	Y
MARTHA'S VINEYARD NAT'L BK	VINEYARD HAVEN, MA	FI	MASTERCARD	15.500	F	25	25.00	Y
MARTHAS VINEYARD NATIONAL BK	VINEYARD HAVEN, MA	FI	MASTERCARD GOLD	15.500	F	25	45.00	Y
MASSACHUSETTS CO., INC.	BOSTON, MA	FI	VISA TRAVELER'S EMPLOYEE	15.900	F	25	0	Y
MASSACHUSETTS CO., INC. THE	BOSTON, MA	FI	MASTERCARD CLASSACT	17.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD MONEYTRAC	11.000	V	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	12.000	F	25	0	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F	25	15.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GRPS	15.000	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY	16.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	16.900	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD	15.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	16.900	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F	25	20.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	15.000	F	25	0	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	15.000	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD AFFINITY GRPS.	15.000	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD - AFFIN.	16.750	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD MONEYTRAC	15.000	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD HOME EQUITY	11.000	V	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY	17.900	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	17.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	15.900	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE CARD	16.750	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE/AFFNTY GR	15.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE CARD	16.750	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD MONEYTRAC	12.000	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	16.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA AFFINITY GROUPS	17.500	F	25	20.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
MECHANICS BANK	WORCESTER, MA	FI	VISA CLASSIC	17.880	F	25	25.00	Y
MECHANICS BANK	WORCESTER, MA	FI	VISA GOLD	15.960	F	25	45.00	Y
MEDICAL AREA FED. C.U.	BOSTON, MA	FI					0	
MERRIMACK VALLEY FEDERAL CU	N. ANDOVER, MA	FI	VISA CLASSIC	13.900	F	25	12.00	
MFC FED. CREDIT UNION	TURNERS FALLS, MA	FI					0	
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA	19.800	F	25	18.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
MIDDLEBOROUGH TRUST CO.	MIDDLEBORO, MA	FI	MASTERCARD	15.840	V	25	25.00	Y
MONSANTO EMPLOYEES C.U.	SPRINGFIELD, MA	FI	VISA CLASSIC	14.400	F	25	0	
MULTIBK NAT'L WESTERN MASS	SPRINGFIELD, MA	FI	VISA GOLD	15.960	F	30	45.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA	19.800	F	25	18.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
NATIONAL GRAND BANK	MARBLEHEAD, MA	FI	MASTERCARD	16.500	F	30	18.00	Y
NESC FED. CREDIT UNION	ANDOVER, MA	FI					0	
NEW ENGLAND TEAMSTERS FED CU	CHARLESTOWN, MA	FI	VISA	16.000	F	25	0	Y
NORTHERN MASS TEL WKRS CU	LOWELL, MA	FI	MASTERCARD	14.400	F	25	0	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	VISA	19.800	F	25	18.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA CLASSIC	16.700	F	25	25.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA GOLD	16.700	F	25	40.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	AAA VISA	19.500	F	25	10.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA KEMPER KARD	18.500	F	25	18.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	HARLEY DAVIDSON	19.800	F	25	18.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	HARLEY DAVIDSON/GOLD MC	19.800	F	25	40.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	HARLEY CHROME	19.800	F	25	48.00	Y
OAK BROOK BANK	OAK BROOK, IL	FI	NASPA	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	GLENVIEW	14.900	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	NY CPA	16.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	NAPERVILLE	15.900	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	SOC. REA	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, ILLINOIS	FI	MASTERCARD	15.000	F	25	18.00	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
OAK BROOK BANK	OAK BROOK, ILLINOIS	FI	TENNESSEE CPA	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, ILLINOIS	FI	SOC. OF R.E. APPRAISERS	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, ILLINOIS	FI	ILL. CHIEF OF POLICE	15.000	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NW UNIV. ALUMNI	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL BUSINESS DESIGNERS	13.800	F 25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	CORPORATE MC	18.000	F 25	25.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	15.900	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	16.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	15.600	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	PREMIER HOSP. ALLIANCE IN	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	18.000	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL OPTOMETRIC ASSOC.	13.800	F 25	15.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL CHIROPRACTIC SOCIETY	13.800	F 25	12.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	CHICAGO DENTAL SOCIETY	13.800	F 25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	15.900	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	15.900	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	ELMHURST COLLAGE ALUMNI	13.800	F 25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	ILL PHARMACIST ASSOC.	13.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	VEGETARIAN CARD	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL CPA SOCIETY	15.600	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	CHICAGO BAR ASSOC.	15.600	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NAT. BUS. FORM	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	FLA ASSOC & REALTORS	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK IL	FI	FLA ASSOC. & REALTORS	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	IL SOC. OF INTERNAL MED.	13.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR	16.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	NAT.BUS.FORM	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NAT ASSOC QUAL ASSUR PROF	15.600	F 25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	ILL. PODIATRIC MED.ASSOC.	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	BUSINESS CARD	18.000	F 25	13.00	
OAK BROOK BANK	OAK BROOK, IL	FI	BARNERT MEM. HOSP. CTR.	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	TOURO INFIRMARY	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	MED. CTR. OF DELAWARE	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	BRANDON WOODS	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	BRANDON WOODS	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	AIA-AMER. INS. ATTORNEYS	15.600	F 25	27.00	

MASSACHUSETTS GENERAL LAW CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
OCEAN SPRAY EMP. FED. C.U.	LAKE-MIDDLEBORO, MA	FI					0	
OLYMPIC INTERNAT'L BK & TR	BOSTON, MA	FI	VISA	13.500	F	25	25.00	
OLYMPIC INTERNAT'L BK & TR	BOSTON, MA	FI	MASTERCARD	13.500	F	25	25.00	
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	VISA	19.800	F	25	18.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
PARK NATIONAL BANK	NEWARK, OH	FI	MASTERCARD	18.000	F	25	12.00	
PARK NATIONAL BANK	NEWARK, OH	FI	VISA	18.000	F	25	12.00	
PARK NATIONAL BANK	NEWARK, OH	FI	PREMIER RESERVE VISA	11.500	V	25	50.00	
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA	19.800	F	25	18.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
PIONEER FIN. A CO-OP BANK(3)	MALDEN, MA	FI	MASTERCARD	16.860	V	25	24.00	Y
PIONEER FIN. A CO-OP BK (3)	MALDEN, MA	FI	VISA GOLD	15.840	V	25	36.00	Y
PIONEER FIN. A CO-OP BK (3)	MALDEN, MA	FI	GOLD MASTERCARD	15.840	V	25	36.00	Y
PITTSFIELD GE EMP. C. U.	PITTSFIELD, MA	FI	VISA	15.480	F	25	0	
PLYMOUTH COUNTY TCHRS. FCU	WEST WAREHAM, MA	FI					0	
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD GOLD	13.520	V	30	35.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA	16.800	F	30	15.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA GOLD	15.600	F	30	45.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD	16.800	F	30	15.00	
ROCKLAND FEDERAL C.U.	ROCKLAND, MA	FI	VISA CLASSIC	15.000	F	30	20.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	VISA	17.520	V	25	22.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	AAA VISA	16.920	V	25	15.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	MASTERCARD GOLD	15.840	V	25	40.00	
ROCKPORT NATIONAL BANK	ROCKPORT, MA	FI	MASTERCARD (15)		F	25	0	
S&W FEDERAL CREDIT UNION	BOSTON, MA	FI	VISA	14.500	F	25	15.00	Y
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA	19.800	F	25	18.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
SECURITY FED. SVGS&LOAN (11)	RICHMOND, VA	FI	GOLD MASTERCARD (25)		F	25	30.00	Y
SECURITY FED. SVGS.&LOAN(11)	RICHMOND VA	FI	MASTERCARD (25)		F	25	20.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME		CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD	16.860	V	25	24.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	GOLD MASTERCARD	15.840	V	25	36.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	GOLD VISA	15.840	V	25	36.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD	16.860	V	25	19.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD GOLD	15.840	V	25	31.00	Y
SHORE BANK & TRUST CO	(1)	LYNN, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
SHREWSBURY MUN EMP FED. C.U.		SHREWSBURY, MA	FI					0	
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD (25)		F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA (25)		F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA	18.000	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD	18.000	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	15.900	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.000	F	25	24.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC(25)		F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD GOLD/GOLD VISA	17.700	F	25	45.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/VISA GOLD	18.000	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/VISA GOLD	19.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	19.800	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	12.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	19.800	F	25	45.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	21.900	F	25	12.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	F	25	12.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	16.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	16.800	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	16.800	F	25	45.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	24.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	24.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	17.700	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	20.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	19.800	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	COLLEGE OF W&M	19.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VA STATE GOLF ASSOC.-GOLD	17.000	V	25	30.00	Y

MASSACHUSETTS GENERAL LAW CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F	25	0	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	18.000	F	25	15.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/GOLD VISA	21.900	F	25	45.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	12.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/VISA GOLD	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	15.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN VA	FI	MASTERCARD/VISA (25)		F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD(25)		F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM. WOMEN CPA	15.900	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA(25)		F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, MO	FI	VISA/MASTERCARD	17.000	V	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION-VISA&MC	17.880	F	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION-VISA&MC	17.880	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	15.900	V	25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.500	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	18.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM INST. OF CPA'S-GOLD	15.900	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	17.700	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ACAM. OF GEN DEN.-GOLD MC	16.000	V	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ROCKWELL COLLECTORS	17.900	F	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA AFFINITY	18.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	SAILBOARD-BOTH	18.000	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ACAD.GEN.DEN.-BOTH	17.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	18.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	17.700	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC(25)		F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	18.000	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC(25)		F	25	45.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	19.800	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	21.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.980	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	23.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	23.900	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	17.700	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	18.000	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	19.800	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	19.800	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.000	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	18.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	20.500	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	20.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	20.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	22.500	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	22.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	22.500	V	25	0	Y

MASSACHUSETTS GENERAL LAW CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R.	V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/VISA GOLD	22.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.900	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/VISA GOLD	17.900	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.800	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	15.800	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.800	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	18.800	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.000	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA (25)		F	25	24.00	Y
SOUTH SHORE BANK (14G)	QUINCY, MA	FI	PREMIER VISA	15.960	F	25	45.00	Y
SOUTH SHORE BANK (14G)	QUINCY, MA	FI	MASTERCARD	17.880	F	25	25.00	Y
SOUTH SHORE BANK (14G)	QUINCY, MA	FI	VISA	17.880	F	25	25.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	VISA	19.800	F	25	18.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
SOUTH WEYMOUTH SAVNGS (3)	SO. WEYMOUTH, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	VISA	19.800	F	25	18.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	MASTERCARD REGULAR	19.800	F	25	18.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
SPRINGFIELD INST. FOR SVG	SPRINGFIELD, MA	FI	VISA GOLD	15.650	V	25	45.00	Y
ST ANTHONY/NEW BEDFORD FCU	NEW BEDFORD, MA	FI					0	
ST. JEAN'S CREDIT UNION	LYNN, MA	FI					0	
STATE ST. BK & TRUST CO	BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
T I FEDERAL CREDIT UNION	ATTLEBORO, MA	FI	VISA	15.000	F	25	0	Y
TELEPHONE WORKERS' C.U.	BOSTON, MA	FI					0	
UMASS/5 COLLEGE FED. C.U.	AMHERST, MA	FI	VISA	15.000	F	25	15.00	Y
UNITED STATES TRUST CO.	BOSTON, MA	FI	VISA	16.500	V	25	20.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	MASTERCARD	16.500	V	25	20.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	MASTERCARD GOLD	16.500	V	25	40.00	
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	VISA	19.800	F	25	18.00	Y
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	VISA GOLD	19.800	F	25	40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	MASTERCARD	14.020	V	30	0	
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	VISA	14.020	V	30	0	
WEBSTER CREDIT UNION	WEBSTER, MA	FI	VISA	15.000	V	25	15.00	
WEBSTER CREDIT UNION	WEBSTER, MA	FI	MASTERCARD	15.000	V	25	15.00	
WESTPORT FED. CREDIT UNION	WESTPORT, MA	FI					0	
WOBURN MUN. EMP. FED. C.U.	WOBURN, MA	FI					0	
WORCESTER CENTRAL FED. C.U.	WORCESTER, MA	FI					0	
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA GOLD	14.880	V	25	40.00	Y
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA CLASSIC	17.400	V	25	20.00	Y
WORKER'S CREDIT UNION	FITCHBURG, MA	FI	VISA	14.750	F	25	15.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	UNTD. BRO. HOOD CARF.	17.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	18.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WOMEN'S VISA	18.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	18.900	F	25	22.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	VISA	18.900	F	25	22.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	17.500	F	25	15.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	VISA	17.500	F	25	15.00	Y
WORKING ASSETS FUNDING (14F)	SAN FRANCISCO, CA	FI	W.A. CREDIT BUILDER VISA	17.500	F	15	45.00	Y
WORKING ASSETS FUNDING SERV.	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F	25	20.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	GOLD MASTERCARD	16.990	F	25	50.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD, MA	FI	MASTERCARD	18.900	F	25	20.00	
WORONOCO SAVINGS BANK (14C)	WESTFIELD, MA	FI	VISA	18.900	F	25	20.00	
ALBERT STEIGER INC.	SPRINGFIELD, MA	RS	STEIGER CHARGE CARD	18.000	F	28	0	Y
ALDEN'S INC	ALLSTON, MA	RS	CUMMINGS	18.000	F	30	0	
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	RS	NORTH AMERICAN VAN LINES	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	RS	AMRE	15.950	F	30	0	Y
ANN TAYLOR	NEW HAVEN, CT	RS	ANN TAYLOR	18.000	F	27	0	
BANK EAST	MANCHESTER NH	RS	DODGES AWAY	18.000	V	25	0	Y
BANK EAST	MANCHESTER, NH	RS	BENSONS HARDWARE	21.000	F	25	0	Y
BANK EAST	MANCHESTER, NH	RS	MILTNER SHOE	18.000	V	25	0	Y
BANK EAST	MANCHESTER, NH	RS	JACKSON LUMBER	18.000	V	25	0	Y
BANK EAST	MANCHESTER NH	RS	ENDLESS SUMMER BEACHWEAR	18.000	V	25	0	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	RS	FAWCETT ENERGY	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	CLAIR INTERNATIONAL	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	LEGAL SEAFOOD	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	POTPOURRI DESIGNS	18.000	F	25	0	

MASSACHUSETTS GENERAL LAW CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BENCHARGE MASS., INC.	PEAPACK, NJ	RS	BENCHARGE AFFINITY	18.000	F	25	0	
BROOKS BROTHERS	NEW YORK, NY	RS	BROOKS BROTHERS	18.000	F	27	0	
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MID CAPE HOME CENTERS	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	JOHNSON & PETERSON, INC.	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MEDICINE SHOPPE	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	RS	GOOSE HUMMOCK SHOP	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	RS	POCASSET GOLF CLUB	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	RS	MEDCO SYSTEM	18.000	F	25	0	Y
CAPE COD BANK AND TRUST CO.	SO. YARMOUTH, MA	RS	J & P PRESS	18.000	F	25	0	Y
CATHERINES, INC.	MEMPHIS, TN	RS	PS PLUS SIZES	18.000	F	27	0	
CITGO PETROLEUM CORP.	TULSA, OK	RS	CITGO PLUS	18.000	F	25	0	
CONOCO, INC.	PONCA CITY, OK	RS	CONOCO CREDIT CARD	18.000	F	25	0	
CWT SPECIALTY STORES INC.	ATTLEBORO, MA	RS	C.W.T. (15)		F	25	0	Y
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	EMPIRE (15)		F	30	0	
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	GIBLEE'S (15)		F	30	0	
EXXON COMPANY, U.S.A.	HOUSTON, TX	RS	EXXON CARD	18.000	F	27	0	
FARM PLAN CORPORATION	MADISON, WI	RS	FARM PLAN	18.000	F	21	0	
FILENE'S	BOSTON, MA	RS	FILENE'S	18.000	F	30	0	Y
FINE JEWLERS GUILD ATLANTIC	INVING, TX	RS	BAILEY BKS & BIDDLE	18.000	F	30	0	
G. FOX & COMPANY	HARTFORD, CT	RS	FLEX	18.000	F	30	0	
G. FOX & COMPANY	HARTFORD, CT	RS	BETTER LIVING ACCOUNT	18.000	F	30	0	
GORDON'S JEWELRY OF MA., INC	IRVING, TX	RS	GORDON'S	18.000	F	30	0	
GROSSMAN'S INC	BRAINTREE, MA	RS	GROSSMAN'S (15)		F	30	0	
GULF OIL CUMBERLAND FARMS	WESTBORO, MA	RS	GULFCARD	18.000	F	25	0	
LECHMERE, INC.	WOBURN, MA	RS	LECHMERE	18.000	F	30	0	
LEVITZ CREDIT CORP.	CLAYMONT, DE	RS	LEVITS REVOLV-A-CHARGE	18.000	F	26	0	
LITTMAN JEWLERS	EDISON, NJ	RS	LITTMAN JEWELERS	18.000	F	25	0	Y
LONDON'S INC.	ATTLEBORO, MA	RS	LONDON'S INC. (15)	18.000	F	31	0	
LONG'S JEWELERS	BOSTON, MA	RS	LONG'S	18.000	F	30	0	
MOBIL OIL CREDIT CORP.	KANSAS CITY, MO	RS	MOBIL (15)		F	25	0	
NEIMAN-MARCUS	DALLAS, TX	RS	NEIMAN-MARCUS	18.000	F	30	0	
PIER 1 IMPORTS, INC.	FT. WORTH, TX	RS	PIER 1 IMPORTS	18.000	F	25	0	
PURITAN CLOTHING CO/CAPE COD	HYANNIS, MA	RS	PURITAN CLOTHING CO.	18.000	F	30	0	
ROMM & COMPANY, INC.	BROCKTON, MA	RS	ROMM (15)		F	25	0	
SAGE-ALLEN & CO., INC.	HARTFORD, CT	RS	SAGE-ALLEN	18.000	F	25	0	
SAKS AND COMPANY	NEW YORK, NY	RS	SAKS FIFTH AVENUE	18.000	F	28	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARS CHARGE	18.000	F	30	0	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SHELL OIL COMPANY	TULSA, OK	RS	SHELL CREDIT CARD	18.000	F	25	0	Y
SHELL OIL COMPANY	TULSA, OK	RS	SHELL SEL. CREDIT CARD	18.000	F	25	20.00	Y
SUN REFINAN. & MARKET, CO.	TULSA, OKLAHOMA	RS	SUNOCO BLUE	18.000	F	25	0	
SUN REFINAN. & MARKET, CO.	TULSA, OKLAHOMA	RS	SUNOCO GOLD PRESTIGE	18.000	F	25	25.00	
SYMS	BETHEL, CT	RS	SYMS	18.000	F	26	0	
TALBOTS	HINGHAM, MA	RS	TALBOTS CHARGE	18.000	F	30	0	
TRIOMPHE FOURRURES INC.	NEW YORK, NEW YORK	RS	MAXIMILLIAN @ BLOOMINGDAL	18.000	F	25	0	Y
WICKES LUMBER COMPANY	VERNON HILLS, IL	RS	WICKES LUMBER CO.	18.000	F	25	0	Y
ZALE DELAWARE, INC.	IRVING, TX	RS	ZALE	18.000	F	30	0	

FOOTNOTES.

BANK IS AGENT FOR:

(1) STATE STREET BANK AND TRUST COMPANY, BOSTON, MA
(2) CHASE MANHATTAN BANK, WILMINGTON, DE
(3) NORWEST CARD SERVICES, DESMOINES, IOWA
(4) MELLON BANK, WILMINGTON, DE
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
(8) UNITED SAVINGS BANK, MANCHESTER, NH
(9) PNC NATIONAL BANK, WILMINGTON, DE
(10) CITIZENS FIDELITY BANK AND TRUST, LOUISVILLE, KY
(11) SIGNET BANK/VIRGINIA, GLEN ALLEN, VA
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, LINCOLNSHIRE, IL
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) SHAWMUT BANK, BOSTON, MA
(14A) CONNECTICUT NATIONAL BANK, HARTFORD, CN
(14B) IBAA BANCARD
(14C) MBNA AMERICA, NEWARK, DE
(14D) CITIBANK, NEW YORK, NY
(14E) MARYLAND BANK, N.A., BALTIMORE, MD
(14F) ANB NATIONAL BANK, NEW YORK, NY
(14G) BANCOHIO NATIONAL BANK, COLUMBUS, OH
(14H) FIRST WACHOVIA BANK, ATLANTA, GA

(15) 18 / 12% @ $500
(16) 17.9 / 14.9% @ $900
(17) 16 / 15% @ $1000
(18) 16.7 / 15.7% @ $1000
(19) 17.5 / 10% @ $1000
(20) 17.9 / 16.4% @ $2500
(21) MC / VISA both for $21.00
(22) MC / VISA both for $25.00
(23) 18 / 16 / 15% @ $2500 / $10,000
(24) 10.5 / 10 / 9.5% @ $1000 / $2500
(25) 17.7 / 16.8 / 15.9 @ $1500 / $2500
(26) 16.9 / 15.9% @ $3000
(27) MC / VISA both for $22.00
(28) MC / VISA both for $24.00
(29) MC / VISA both for $20.00
(30) MC / VISA both for $12.00
(31) $1.50 in those month with debit activity
(32) MC / VISA both for $18.00
(33) 22 / 20% @ $1200
(34) 20.0 / 18.0% @ $1200

MASS. R1.12: 991/2

The Commonwealth of Massachusetts

OFFICE OF

COMMISSIONER OF BANKS

GOVERNMENT DOCUMENTS COLLECTION
NOV 4 1991

QUARTERLY

CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS

CHAPTER 140

SECTION 114C

As of June, 1991

William F. Weld
Governor

Michael C. Hanson
Commissioner

Published by the Office of the Secretary of State,
Michael J. Connolly, Secretary

1.25

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
AMERICAN GENERAL FIN. CTR	EVANSVILLE, IN	FI	MORE CARD VISA	19.900	F	30	12.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA II	21.900	F	30	12.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	17.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN.	FI	MORE CARD MASTERCARD	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	21.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F	30	25.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	18.900	F	30	18.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA II	15.900	F	30	35.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	21.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	19.800	F	30	0	Y
ANDOVER FEDERAL CREDIT UNION	ANDOVER, MA	FI	VISA	15.500	F	25	15.00	Y
ANDOVER SAVINGS BANK (14C)	ANDOVER, MA	FI	MASTERCARD	17.900	F	25	20.00	
ANDOVER SAVINGS BANK (14C)	ANDOVER, MA	FI	VISA	17.900	F	25	20.00	
APPLE BANK FOR SAVINGS	BETHPAGE, N.Y.	FI	AFI VISA	14.900	F	25	15.00	
ARKANSAS FED SAVINGS BK(14H)	LITTLE ROCK, AK	FI	MASTERCARD	11.000	V	0	35.00	Y
ARKANSAS FED SAVINGS BK(14H)	LITTLE ROCK, AK	FI	VISA	11.000	V	0	35.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	VISA GOLD	19.800	F	25	40.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	MASTERCARD	19.800	F	25	18.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	VISA	19.800	F	25	18.00	Y
AVCO MASS FED. CREDIT UNION	WILMINGTON, MA	FI					0	
BALFOUR FED. CREDIT UNION	ATTLEBORO, MA	FI					0	
BANK EAST	MANCHESTER, NH	FI	VISA	18.000	V	25	18.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTERCARD	18.000	V	25	18.00	Y
BANK EAST	MANCHESTER, NH	FI	FIN RES CORP VISA (34)		V	25	20.00	Y
BANK EAST	MANCHESTER, NH	FI	FIN RESV CORP MASTER (34)		V	25	20.00	Y
BANK EAST	MANCHESTER, NH	FI	CORPORATE VISA	18.000	V	25	30.00	Y
BANK EAST	MANCHESTER, NH	FI	CORP./GOLD MASTERCARD	18.000	V	25	60.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTERCARD GOLD	18.000	V	25	40.00	Y
BANK EAST	MANCHESTER, NH	FI	CORPORATE MASTERCARD	18.000	V	25	30.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTER GOLD HOME EQUITY	12.000	V	25	40.00	Y
BANK EAST	MANCHESTER NH	FI	CORP./VISA GOLD	18.000	V	25	60.00	Y
BANK EAST	MANCHESTER NH	FI	VISA GOLD	18.000	V	25	40.00	Y
BANK EAST	MANCHESTER NH	FI	VISA GOLD HOME EQUITY	12.000	V	25	40.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	VISA	19.800	F	25	18.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	VISA GOLD	16.800	F	25	45.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	MASTERCARD	19.800	F	25	20.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	VISA CLASSIC	19.800	F	25	20.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	VISA	19.800	F	25	18.00	Y
BANK OF HOVEN	HOVEN, SD	FI	MASTERCARD	21.000	F	25	35.00	Y
BANK OF HOVEN	HOVEN, SD	FI	VISA	21.000	F	25	35.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	10.500	V	25	45.00	
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD GOLD	11.500	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA GOLD	10.500	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	10.500	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	10.500	V	25	45.00	
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	10.500	V	25	45.00	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	10.500	V	25	45.00	
BAYBANK SOUTH	DEDHAM, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	MASTERCARD GOLD	10.500	V	25	45.00	
BAYBANK SOUTH	DEDHAM, MA	FI	VISA GOLD	10.500	V	25	45.00	
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	16.980	F	25	40.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	16.980	F	25	40.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	11.500	V	25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	11.500	V	25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	10.500	V	25	45.00	
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	10.500	V	25	45.00	
BENJAMIN FRANKLIN SVGS (14C)	FRANKLIN, MA	FI	MASTERCARD	18.900	F	25	20.00	
BENJAMIN FRANKLIN SVGS (14C)	FRANKLIN, MA	FI	BUSINESS CARD	18.900	F	25	45.00	
BENJAMIN FRANKLIN SVGS (14C)	FRANKLIN, MA	FI	SCHOLAR CARD	18.900	F	25	20.00	
BENJAMIN FRANKLIN SVGS (14C)	FRANKLIN, MA	FI	VISA	18.900	F	25	20.00	
BENJAMIN FRANKLIN SVNGS(14C)	FRANKLIN, MA	FI	GOLD VISA	18.900	F	25	40.00	
BENJAMIN FRANKLIN SVNGS(14C)	FRANKLIN, MA	FI	GOLD MASTERCARD	18.900	F	25	40.00	
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA	19.800	F	25	18.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
BOSTON EDISON EMP. C.U.	BOSTON, MA	FI	MASTERCARD	14.400	F	25	15.00	
BRADFORD FED. SAVINGS (11)	RICHMOND VA	FI	GOLD MC/GOLD VISA	15.900	V	25	30.00	Y
BRADFORD FED. SAVINGS (11)	RICHMOND, VA	FI	VISA/MASTERCARD	17.000	V	25	20.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	VISA GOLD	15.840	V	25	36.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	MASTERCARD	16.860	V	25	18.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	VISA	16.860	F	25	18.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	MASTERCARD GOLD	15.840	V	25	36.00	Y
BROADWAY NATIONAL BANK	CHELSEA, MA	FI	MASTERCARD	18.000	F	25	10.00	
BROCKTON CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.880	F	25	20.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE, MA	FI	MASTERCARD	16.450	F	25	21.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
CAMBRIDGE TRUST COMPANY	CAMBRIDGE, MA	FI	MASTERCARD GOLD	16.450	F	25	45.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD	17.800	V	25	20.00	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	FI	EMPLOYEE MASTERCARD	16.800	V	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD GOLD	15.000	V	25	40.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	BUSINESS MASTERCARD	15.000	V	25	45.00	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	FI	YMCA MASTERCARD	15.000	V	25	20.00	Y
CAPE COD FEDERAL C.U.	FALMOUTH, MA	FI	VISA CLASSIC	17.000	F	25	15.00	Y
CARDINAL FEDERAL SAVINGS BK	CLEVELAND, OH	FI	MASTERCARD	18.000	F	25	18.00	
CENTURY BANK & TRUST CO.	MEDFORD, MA	FI	MASTERCARD	16.800	F	30	20.00	Y
CENTURY BANK/SUFFOLK	CHELSEA, MA	FI	MASTERCARD	16.800	F	30	20.00	Y
CENTURY NORTH SHORE BK/TRUST	LYNN, MA	FI	MASTERCARD	16.800	F	30	20.00	Y
CHADWICK FEDERAL C.U.	NORWOOD, MA	FI	VISA	15.000	F	25	12.00	
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	MASTERCARD	19.800	F	30	20.00	Y
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	VISA	19.800	F	30	20.00	Y
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	GOLD VISA	16.500	F	30	50.00	Y
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	GOLD MASTERCARD	16.500	F	30	50.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA	19.800	F	25	18.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA BUSINESS CARD	13.750	V	25	35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA CLASSIC (22)	16.900	F	25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	MASTERCARD (22)	16.900	F	25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA GOLD	13.750	V	25	35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA (AAA)	16.900	F	25	15.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	VISA	19.800	F	25	18.00	Y
COMMERCE BANK & TRUST CO	WORCESTER, MA	FI	VISA	16.500	F	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	PRIME GROUP MASTERCARD	13.500	V	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	PRIME GROUP VISA	13.500	V	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	VISA	13.500	V	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	MASTERCARD	16.500	F	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CENTURY MASTERCARD	13.500	V	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CENTURY VISA	13.500	V	25	20.00	
COMPASS BK FOR SAVINGS(4)	NEW BEDFORD, MA	FI	VISA	18.600	F	25	18.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
COMPASS BK FOR SAVINGS(4)	NEW BEDFORD, MA	FI	MASTERCARD	18.600	F	25	18.00	Y
COMPUGRAPHIC EMPL. FED. C.U.	WILMINGTON, MA	FI	VISA	14.000	F	25	12.00	
COOLIDGE BANK & TRUST (3)	WATERTOWN, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
COOLIDGE BANK & TRUST (3)	WATERTOWN, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
COOLIDGE BK & TRUST (3)	BOSTON, MA	FI	VISA	19.800	F	25	18.00	Y
COOLIDGE BK & TRUST (3)	BOSTON, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
COOP BANK OF CONCORD (14E)	ACTON, MA	FI	VISA	17.900	F	25	20.00	Y
COOP BANK OF CONCORD (14E)	ACTON, MA	FI	VISA GOLD	17.900	F	25	36.00	Y
COOP BANK OF CONCORD (14E)	ACTON, MA	FI	GOLD MASTERCARD	17.900	F	25	36.00	Y
COOPERATIVE BK OF CONCORD(1)	ACTON, MA	FI	MASTERCARD	17.990	F	25	20.00	Y
CORNERSTONE BANK (3)	DERRY, NH	FI	MASTERCARD	19.800	F	25	18.00	Y
COUNTRY BANK FOR SVG (14C)	WARE, MA	FI	PREFERRED VISA	17.900	V	25	20.00	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	GOLD MASTERCARD	17.900	V	25	40.00	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	MASTERCARD	17.900	V	25	20.00	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	VISA GOLD	17.900	V	25	40.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	VISA	14.900	F	25	15.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.900	F	25	15.00	Y
DARTMOUTH SAVINGS (1)	DARTMOUTH, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
DIRECT FEDERAL CREDIT UNION	NEEDHAM HTS, MA	FI	VISA	16.900	F	30	15.00	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	VISA (STANDARD)	17.880	F	25	25.00	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	VISA GOLD	15.960	F	25	45.00	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	MASTERCARD	17.880	F	25	25.00	Y
EASTERN BANK	SALEM, MA	FI	MASTERCARD	16.750	F	30	24.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	VISA	18.600	F	25	18.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	MASTERCARD	18.600	F	25	18.00	Y
ENTERPRISE BANK AND TRUST CO	LOWELL MA	FI	MASTERCARD	16.250	F	25	20.00	Y
ENTERPRISE BANK AND TRUST CO	LOWELL, MA	FI	VISA	16.250	F	25	20.00	Y
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA PREFERRED	15.600	F	25	45.00	
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	MASTERCARD	16.800	F	25	15.00	
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA	16.800	F	25	15.00	
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	MASTERCARD	17.880	V	25	25.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	MASTERCARD GOLD	15.960	V	25	45.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	VISA GOLD	15.960	V	25	45.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	VISA	19.800	F	25	18.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	VISA GOLD	19.800	F	25	40.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
FIRST AND OCEAN NAT'L BANK	NEWBURYPORT, MA	FI	MASTERCARD GOLD	12.000	V	25	45.00	Y
FIRST AND OCEAN NATL BANK	NEWBURYPORT, MA	FI	MASTERCARD (17)		F	25	20.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	MASTERCARD GOLD	15.000	V	25	40.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	VISA BUSINESS	15.000	V	25	45.00	Y
FIRST CAPITAL BANK	CONCORD, NH	FI	MASTERCARD	17.500	V	25	18.00	Y
FIRST CAPITAL BANK	CONCORD NH	FI	VISA	17.500	V	25	18.00	Y
FIRST COMMUNITY BANK (11)	RICHMOND VA	FI	VISA/MASTERCARD	18.000	F	25	18.00	Y
FIRST COMMUNITY BANK (11)	RICHMOND, VA	FI	MASTERCARD GOLD	18.000	F	25	30.00	Y
FIRST NAT'L BANK OF IPSWICH	IPSWICH, MA	FI	MASTERCARD	18.000	F	25	20.00	
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	VISA	18.000	F	25	16.00	
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD	18.000	F	25	16.00	Y
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD GOLD	15.000	V	25	30.00	Y
FIRST OMNI BANK, N.A.	MILLSBORO, DE	FI	VISA (21)	19.800	V	25	18.00	Y
FIRST OMNI BANK, N.A.	MILLSBORO, DE	FI	MASTERCARD (21)	19.800	V	25	18.00	Y
FIRST SIGNATURE BANK & TRUST	PORTSMOUTH, NH	FI	CLASSIC VISA	17.910	V	25	17.50	
FIRST SIGNATURE BANK & TRUST	PORTSMOUTH, NH	FI	GOLD VISA	17.260	V	25	0	
FLEET BANK - NH	NASHUA, NH	FI	GOLD MASTERCARD	16.800	F	25	40.00	Y
FLEET BANK - NH	NASHUA, NH	FI	VISA GOLD	16.800	F	25	40.00	Y
FLEET BANK - NH	NASHUA, NH	FI	CORPORATE MASTERCARD	16.500	F	25	25.00	Y
FLEET BANK - NH	NASHUA, NH	FI	VISA CORPORATE	16.500	F	25	25.00	Y
FLEET BANK - NH	NASHUA, NH	FI	MASTERCARD	17.900	F	25	25.00	Y
FLEET BANK - NH	NASHUA, NH	FI	VISA	17.900	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SECURE FLEET LINE	11.000	V	0	50.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	UNSECURED FLEET LINE	14.000	V	0	50.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	VISA GOLD	16.700	F	25	40.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SKI NEW ENGLAND VISA	17.900	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	FLEET VISA/MC	16.700	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	STUDENT VISA	17.900	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	BUSINESS CARD	17.900	F	25	30.00	Y
FOXBORO NATIONAL BANK	FOXBORO, MA	FI	MASTERCARD	16.800	F	25	18.00	Y
GEM SAVINGS ASSOCIATION	DAYTON, OH	FI	MASTERCARD	15.000	V	25	20.00	Y
GEM SAVINGS ASSOCIATION	DAYTON, OH	FI	VISA	15.000	V	25	20.00	Y
GFA FEDERAL CREDIT UNION	GARDNER, MA	FI	VISA CLASSIC	14.000	V	25	12.00	
GRANITE COOPERATIVE BK (14E)	NO. QUINCY, MA	FI	MASTERCARD	18.900	F	25	20.00	
GRANITE COOPERATIVE BK(14E)	QUINCY, MA	FI	VISA	18.900	V	25	20.00	
GREAT BARRINGTON SVGS (14C)	GREAT BARRINGTON, MA	FI	VISA	18.900	F	25	20.00	
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	VISA	19.800	F	25	18.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
GTE EMPL. FEDERAL C.U.	PEABODY, MA	FI	VISA	13.500	F	25	15.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	MASTERCARD	16.000	F	25	25.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	VISA CLASSIC	16.000	F	25	25.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	MASTERCARD GOLD	16.000	F	25	45.00	Y
HANSCOM FEDERAL C.U.	BEDFORD, MA	FI	VISA CLASSIC	15.900	F	25	15.00	
HERITAGE COMMUNITY FED. C.U.	LUNENBURG, MA	FI					0	
HIBERNIA SAVINGS BANK	QUINCY, MA	FI	VISA SECURED	18.000	F	25	20.00	
HINGHAM FEDERAL CREDIT UNION	HINGHAM, MA	FI	VISA CLASSIC	15.000	F	25	15.00	Y
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD	16.250	F	25	24.00	
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD GOLD	16.250	F	30	36.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA CLASSIC	16.800	F	25	15.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	STANDARD MASTERCARD	16.520	V	25	15.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	GOLD MASTERCARD	13.520	V	25	35.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA GOLD	15.600	F	25	45.00	
LAWRENCE FIREFIGHTERS FED CU	LAWRENCE, MA	FI					0	
LEE BANK (3)	LEE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
LEE BANK (3)	LEE, MA	FI	VISA	19.800	F	25	18.00	Y
LEE BANK (3)	LEE, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
LEE BANK (3)	LEE, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
LEOMINSTER CREDIT UNION	LEOMINSTER, MA	FI	VISA	15.900	F	25	20.00	Y
LEOMINSTER SAVINGS BK (1)	LEOMINSTER, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA	19.800	F	25	18.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA	19.800	F	25	18.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
M.I.T. EMPLOYEES' FED. C.U.	CAMBRIDGE, MA	FI					0	
M/A COM FED. C.U.	BURLINGTON, MA	FI					0	
MALDEN TRUST COMPANY (3)	MALDEN, MA	FI	MASTERCARD GOLD	15.840	V	25	36.00	Y
MALDEN TRUST COMPANY (3)	MALDEN MA	FI	MASTERCARD	18.000	F	25	15.00	Y
MALDEN TRUST COMPANY (3)	MALDEN MA	FI	VISA GOLD	15.840	V	25	36.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R.	V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
MANUFACTURERS BK- WILMINGTON	NEWARK, DE	FI	VISA	15.100	V	0	0	Y
MANUFACTURERS BK- WILMINGTON	NEWARK, DE	FI	MASTERCARD	15.100	V	0	0	Y
MARTHA'S VINEYARD NAT'L BK	VINEYARD HAVEN, MA	FI	MASTERCARD	15.500	F	25	25.00	Y
MARTHAS VINEYARD NATIONAL BK	VINEYARD HAVEN, MA	FI	MASTERCARD GOLD	15.500	F	25	45.00	Y
MASSACHUSETTS CO., INC.	BOSTON, MA	FI	VISA TRAVELER'S EMPLOYEE	15.900	F	25	0	Y
MASSACHUSETTS CO., INC. THE	BOSTON, MA	FI	MASTERCARD CLASSACT	17.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD MONEYTRAC	11.000	V	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	12.000	F	25	0	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F	25	15.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GRPS	15.000	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY	16.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	16.900	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD	15.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	16.900	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F	25	20.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	15.000	F	25	0	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	15.000	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD AFFINITY GRPS.	15.000	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD - AFFIN.	16.750	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD MONEYTRAC	15.000	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD HOME EQUITY	11.000	V	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY	17.900	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	17.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	15.900	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE CARD	16.750	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE/AFFNTY GR	15.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE CARD	16.750	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD MONEYTRAC	12.000	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	16.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	16.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA AFFINITY GROUPS	17.500	F	25	20.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
MECHANICS BANK	WORCESTER, MA	FI	VISA CLASSIC	17.880	F	25	25.00	Y
MECHANICS BANK	WORCESTER, MA	FI	VISA GOLD	15.960	F	25	45.00	Y
MEDICAL AREA FED. C.U.	BOSTON, MA	FI					0	
MERRIMACK VALLEY FEDERAL CU	N. ANDOVER, MA	FI	VISA CLASSIC	13.900	F	25	12.00	
MFC FED. CREDIT UNION	TURNERS FALLS, MA	FI					0	
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA	19.800	F	25	18.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
MIDDLEBOROUGH TRUST CO.	MIDDLEBORO, MA	FI	MASTERCARD	15.840	V	25	25.00	Y
MONSANTO EMPLOYEES C.U.	SPRINGFIELD, MA	FI	VISA CLASSIC	14.400	F	25	0	
MULTIBK NAT'L WESTERN MASS	SPRINGFIELD, MA	FI	VISA GOLD	15.960	F	30	45.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA	19.800	F	25	18.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
NATIONAL GRAND BANK	MARBLEHEAD, MA	FI	MASTERCARD	16.500	F	30	18.00	Y
NESC FED. CREDIT UNION	ANDOVER, MA	FI					0	
NEW ENGLAND TEAMSTERS FED CU	CHARLESTOWN, MA	FI	VISA	16.000	F	25	0	Y
NORTHERN MASS TEL WKRS CU	LOWELL, MA	FI	MASTERCARD	14.400	F	25	0	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	VISA	19.800	F	25	18.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA CLASSIC	16.700	F	25	25.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA GOLD	16.700	F	25	40.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	AAA VISA	19.500	F	25	10.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA KEMPER KARD	18.500	F	25	18.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	HARLEY DAVIDSON	19.800	F	25	18.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	HARLEY DAVIDSON/GOLD MC	19.800	F	25	40.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	HARLEY CHROME	19.800	F	25	48.00	Y
OAK BROOK BANK	OAK BROOK, IL	FI	NASPA	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	GLENVIEW	14.900	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	NY CPA	16.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	NAPERVILLE	15.900	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	SOC. REA	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, ILLINOIS	FI	MASTERCARD	15.000	F	25	18.00	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
OAK BROOK BANK	OAK BROOK, ILLINOIS	FI	TENNESSEE CPA	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, ILLINOIS	FI	SOC. OF R.E. APPRAISERS	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, ILLINOIS	FI	ILL. CHIEF OF POLICE	15.000	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NW UNIV. ALUMNI	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL BUSINESS DESIGNERS	13.800	F	25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	CORPORATE MC	18.000	F	25	25.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	15.900	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	16.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	15.600	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	PREMIER HOSP. ALLIANCE IN	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	18.000	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL OPTOMETRIC ASSOC.	13.800	F	25	15.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL CHIROPRACTIC SOCIETY	13.800	F	25	12.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	CHICAGO DENTAL SOCIETY	13.800	F	25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	15.900	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	15.900	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	ELMHURST COLLAGE ALUMNI	13.800	F	25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	ILL PHARMACIST ASSOC.	13.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	VEGETARIAN CARD	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL CPA SOCIETY	15.600	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	CHICAGO BAR ASSOC.	15.600	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NAT. BUS. FORM	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	FLA ASSOC & REALTORS	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK IL	FI	FLA ASSOC. & REALTORS	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	IL SOC. OF INTERNAL MED.	13.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR	16.800	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	NAT.BUS.FORM	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NAT ASSOC QUAL ASSUR PROF	15.600	F	25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	ILL. PODIATRIC MED.ASSOC.	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	BUSINESS CARD	18.000	F	25	13.00	
OAK BROOK BANK	OAK BROOK, IL	FI	BARNERT MEM. HOSP. CTR.	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	TOURO INFIRMARY	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	MED. CTR. OF DELAWARE	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	BRANDON WOODS	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	BRANDON WOODS	13.800	F	25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	AIA-AMER. INS. ATTORNEYS	15.600	F	25	27.00	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
OCEAN SPRAY EMP. FED. C.U.	LAKE-MIDDLEBORO, MA	FI					0	
OLYMPIC INTERNAT'L BK & TR	BOSTON, MA	FI	VISA	13.500	F	25	25.00	
OLYMPIC INTERNAT'L BK & TR	BOSTON, MA	FI	MASTERCARD	13.500	F	25	25.00	
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	VISA	19.800	F	25	18.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
PARK NATIONAL BANK	NEWARK, OH	FI	MASTERCARD	18.000	F	25	12.00	
PARK NATIONAL BANK	NEWARK, OH	FI	VISA	18.000	F	25	12.00	
PARK NATIONAL BANK	NEWARK, OH	FI	PREMIER RESERVE VISA	11.500	V	25	50.00	
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA	19.800	F	25	18.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
PIONEER FIN. A CO-OP BANK(3)	MALDEN, MA	FI	MASTERCARD	16.860	V	25	24.00	Y
PIONEER FIN. A CO-OP BK (3)	MALDEN, MA	FI	VISA GOLD	15.840	V	25	36.00	Y
PIONEER FIN. A CO-OP BK (3)	MALDEN, MA	FI	GOLD MASTERCARD	15.840	V	25	36.00	Y
PITTSFIELD GE EMP. C. U.	PITTSFIELD, MA	FI	VISA	15.480	F	25	0	
PLYMOUTH COUNTY TCHRS. FCU	WEST WAREHAM, MA	FI					0	
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD GOLD	13.520	V	30	35.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA	16.800	F	30	15.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA GOLD	15.600	F	30	45.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD	16.800	F	30	15.00	
ROCKLAND FEDERAL C.U.	ROCKLAND, MA	FI	VISA CLASSIC	15.000	F	30	20.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	VISA	17.520	V	25	22.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	AAA VISA	16.920	V	25	15.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	MASTERCARD GOLD	15.840	V	25	40.00	
ROCKPORT NATIONAL BANK	ROCKPORT, MA	FI	MASTERCARD (15)		F	25	0	
S&W FEDERAL CREDIT UNION	BOSTON, MA	FI	VISA	14.500	F	25	15.00	Y
SALEM 5 CENTS SAVINGS (1)	SALEM, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA	19.800	F	25	18.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
SECURITY FED. SVGS&LOAN (11)	RICHMOND, VA	FI	GOLD MASTERCARD (25)		F	25	30.00	Y
SECURITY FED. SVGS.&LOAN(11)	RICHMOND VA	FI	MASTERCARD (25)		F	25	20.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME		CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD	16.860	V	25	24.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	GOLD MASTERCARD	15.840	V	25	36.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	GOLD VISA	15.840	V	25	36.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD	16.860	V	25	19.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD GOLD	15.840	V	25	31.00	Y
SHORE BANK & TRUST CO	(1)	LYNN, MA	FI	MASTERCARD REGULAR	17.990	F	25	25.00	Y
SHREWSBURY MUN EMP FED.	C.U.	SHREWSBURY, MA	FI					0	
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD (25)		F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA (25)		F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA	18.000	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD	18.000	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	15.900	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.000	F	25	24.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC(25)		F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD GOLD/GOLD VISA	17.700	F	25	45.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/VISA GOLD	18.000	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/VISA GOLD	19.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	19.800	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	12.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	19.800	F	25	45.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	21.900	F	25	12.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	F	25	12.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	16.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	16.800	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	16.800	F	25	45.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	24.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	24.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	17.700	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	20.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	19.800	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	COLLEGE OF W&M	19.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VA STATE GOLF ASSOC.-GOLD	17.000	V	25	30.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F 25	0	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	18.000	F 25	15.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/GOLD VISA	21.900	F 25	45.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F 25	12.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/VISA GOLD	18.000	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	15.900	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN VA	FI	MASTERCARD/VISA (25)		F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD(25)		F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM. WOMEN CPA	15.900	V 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA(25)		F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, MO	FI	VISA/MASTERCARD	17.000	V 25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION-VISA&MC	17.880	F 25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	FIRST EDITION-VISA&MC	17.880	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	15.900	V 25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.500	V 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	18.500	V 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM INST. OF CPA'S-GOLD	15.900	V 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	17.700	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ACAM. OF GEN DEN.-GOLD MC	16.000	V 25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ROCKWELL COLLECTORS	17.900	F 25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA AFFINITY	18.900	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	18.000	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	SAILBOARD-BOTH	18.000	V 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ACAD.GEN.DEN.-BOTH	17.900	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	18.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	17.700	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC(25)		F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	18.000	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC(25)		F 25	45.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	19.800	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	21.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.980	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	23.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	23.900	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	17.700	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	18.000	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	19.800	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	19.800	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.000	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	18.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	20.500	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	20.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	20.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	22.500	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	22.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	22.500	V	25	0	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/VISA GOLD	22.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.900	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/VISA GOLD	17.900	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.800	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	15.800	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.800	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	18.800	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.000	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA (25)		F	25	24.00	Y
SOUTH SHORE BANK (14G)	QUINCY, MA	FI	PREMIER VISA	15.960	F	25	45.00	Y
SOUTH SHORE BANK (14G)	QUINCY, MA	FI	MASTERCARD	17.880	F	25	25.00	Y
SOUTH SHORE BANK (14G)	QUINCY, MA	FI	VISA	17.880	F	25	25.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	VISA	19.800	F	25	18.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	VISA	19.800	F	25	18.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	MASTERCARD REGULAR	19.800	F	25	18.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
SPRINGFIELD INST. FOR SVG	SPRINGFIELD, MA	FI	VISA GOLD	15.650	V	25	45.00	Y
ST ANTHONY/NEW BEDFORD FCU	NEW BEDFORD, MA	FI					0	
ST. JEAN'S CREDIT UNION	LYNN, MA	FI					0	
STATE ST. BK & TRUST CO	BOSTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
T I FEDERAL CREDIT UNION	ATTLEBORO, MA	FI	VISA	15.000	F	25	0	Y
TELEPHONE WORKERS' C.U.	BOSTON, MA	FI					0	
UMASS/5 COLLEGE FED. C.U.	AMHERST, MA	FI	VISA	15.000	F	25	15.00	Y
UNITED STATES TRUST CO.	BOSTON, MA	FI	VISA	16.500	V	25	20.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	MASTERCARD	16.500	V	25	20.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	MASTERCARD GOLD	16.500	V	25	40.00	
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	VISA	19.800	F	25	18.00	Y
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	VISA GOLD	19.800	F	25	40.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	MASTERCARD	14.020	V	30	0	
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	VISA	14.020	V	30	0	
WEBSTER CREDIT UNION	WEBSTER, MA	FI	VISA	15.000	V	25	15.00	
WEBSTER CREDIT UNION	WEBSTER, MA	FI	MASTERCARD	15.000	V	25	15.00	
WESTPORT FED. CREDIT UNION	WESTPORT, MA	FI					0	
WOBURN MUN. EMP. FED. C.U.	WOBURN, MA	FI					0	
WORCESTER CENTRAL FED. C.U.	WORCESTER, MA	FI					0	
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA GOLD	14.880	V	25	40.00	Y
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA CLASSIC	17.400	V	25	20.00	Y
WORKER'S CREDIT UNION	FITCHBURG, MA	FI	VISA	14.750	F	25	15.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	UNTD. BRO. HOOD CARP.	17.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	18.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WOMEN'S VISA	18.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	18.900	F	25	22.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	VISA	18.900	F	25	22.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	17.500	F	25	15.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	VISA	17.500	F	25	15.00	Y
WORKING ASSETS FUNDING (14F)	SAN FRANCISCO, CA	FI	W.A. CREDIT BUILDER VISA	17.500	F	15	45.00	Y
WORKING ASSETS FUNDING SERV.	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F	25	20.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	GOLD MASTERCARD	16.990	F	25	50.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD, MA	FI	MASTERCARD	18.900	F	25	20.00	
WORONOCO SAVINGS BANK (14C)	WESTFIELD, MA	FI	VISA	18.900	F	25	20.00	
ALBERT STEIGER INC.	SPRINGFIELD, MA	RS	STEIGER CHARGE CARD	18.000	F	28	0	Y
ALDEN'S INC	ALLSTON, MA	RS	CUMMINGS	18.000	F	30	0	
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	RS	NORTH AMERICAN VAN LINES	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	RS	AMRE	15.950	F	30	0	Y
ANN TAYLOR	NEW HAVEN, CT	RS	ANN TAYLOR	18.000	F	27	0	
BANK EAST	MANCHESTER NH	RS	DODGES AWAY	18.000	V	25	0	Y
BANK EAST	MANCHESTER, NH	RS	BENSONS HARDWARE	21.000	F	25	0	Y
BANK EAST	MANCHESTER, NH	RS	MILTNER SHOE	18.000	V	25	0	Y
BANK EAST	MANCHESTER, NH	RS	JACKSON LUMBER	18.000	V	25	0	Y
BANK EAST	MANCHESTER NH	RS	ENDLESS SUMMER BEACHWEAR	18.000	V	25	0	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	RS	FAWCETT ENERGY	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	CLAIR INTERNATIONAL	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	LEGAL SEAFOOD	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	POTPOURRI DESIGNS	18.000	F	25	0	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BENCHARGE MASS., INC.	PEAPACK, NJ	RS	BENCHARGE AFFINITY	18.000	F	25	0	
BROOKS BROTHERS	NEW YORK, NY	RS	BROOKS BROTHERS	18.000	F	27	0	
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MID CAPE HOME CENTERS	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	JOHNSON & PETERSON, INC.	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MEDICINE SHOPPE	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	RS	GOOSE HUMMOCK SHOP	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	RS	POCASSET GOLF CLUB	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	RS	MEDCO SYSTEM	18.000	F	25	0	Y
CAPE COD BANK AND TRUST CO.	SO. YARMOUTH, MA	RS	J & P PRESS	18.000	F	25	0	Y
CATHERINES, INC.	MEMPHIS, TN	RS	PS PLUS SIZES	18.000	F	27	0	
CITGO PETROLEUM CORP.	TULSA, OK	RS	CITGO PLUS	18.000	F	25	0	
CONOCO, INC.	PONCA CITY, OK	RS	CONOCO CREDIT CARD	18.000	F	25	0	
CWT SPECIALTY STORES INC.	ATTLEBORO, MA	RS	C.W.T. (15)		F	25	0	Y
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	EMPIRE (15)		F	30	0	
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	GIBLEE'S (15)		F	30	0	
EXXON COMPANY, U.S.A.	HOUSTON, TX	RS	EXXON CARD	18.000	F	27	0	
FARM PLAN CORPORATION	MADISON, WI	RS	FARM PLAN	18.000	F	21	0	
FILENE'S	BOSTON, MA	RS	FILENE'S	18.000	F	30	0	Y
FINE JEWLERS GUILD ATLANTIC	INVING, TX	RS	BAILEY BKS & BIDDLE	18.000	F	30	0	
G. FOX & COMPANY	HARTFORD, CT	RS	FLEX	18.000	F	30	0	
G. FOX & COMPANY	HARTFORD, CT	RS	BETTER LIVING ACCOUNT	18.000	F	30	0	
GORDON'S JEWELRY OF MA., INC	IRVING, TX	RS	GORDON'S	18.000	F	30	0	
GROSSMAN'S INC	BRAINTREE, MA	RS	GROSSMAN'S (15)		F	30	0	
GULF OIL CUMBERLAND FARMS	WESTBORO, MA	RS	GULFCARD	18.000	F	25	0	
LECHMERE, INC.	WOBURN, MA	RS	LECHMERE	18.000	F	30	0	
LEVITZ CREDIT CORP.	CLAYMONT, DE	RS	LEVITS REVOLV-A-CHARGE	18.000	F	26	0	
LITTMAN JEWLERS	EDISON, NJ	RS	LITTMAN JEWELERS	18.000	F	25	0	Y
LONDON'S INC.	ATTLEBORO, MA	RS	LONDON'S INC. (15)	18.000	F	31	0	
LONG'S JEWELERS	BOSTON, MA	RS	LONG'S	18.000	F	30	0	
MOBIL OIL CREDIT CORP.	KANSAS CITY, MO	RS	MOBIL (15)		F	25	0	
NEIMAN-MARCUS	DALLAS, TX	RS	NEIMAN-MARCUS	18.000	F	30	0	
PIER 1 IMPORTS, INC.	FT. WORTH, TX	RS	PIER 1 IMPORTS	18.000	F	25	0	
PURITAN CLOTHING CO/CAPE COD	HYANNIS, MA	RS	PURITAN CLOTHING CO.	18.000	F	30	0	
ROMM & COMPANY, INC.	BROCKTON, MA	RS	ROMM (15)		F	25	0	
SAGE-ALLEN & CO., INC.	HARTFORD, CT	RS	SAGE-ALLEN	18.000	F	25	0	
SAKS AND COMPANY	NEW YORK, NY	RS	SAKS FIFTH AVENUE	18.000	F	28	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARS CHARGE	18.000	F	30	0	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SHELL OIL COMPANY	TULSA, OK	RS	SHELL CREDIT CARD	18.000	F	25	0	Y
SHELL OIL COMPANY	TULSA, OK	RS	SHELL SEL. CREDIT CARD	18.000	F	25	20.00	Y
SUN REFINAN. & MARKET, CO.	TULSA, OKLAHOMA	RS	SUNOCO BLUE	18.000	F	25	0	
SUN REFINAN. & MARKET, CO.	TULSA, OKLAHOMA	RS	SUNOCO GOLD PRESTIGE	18.000	F	25	25.00	
SYMS	BETHEL, CT	RS	SYMS	18.000	F	26	0	
TALBOTS	HINGHAM, MA	RS	TALBOTS CHARGE	18.000	F	30	0	
TRIOMPHE FOURRURES INC.	NEW YORK, NEW YORK	RS	MAXIMILLIAN @ BLOOMINGDAL	18.000	F	25	0	Y
WICKES LUMBER COMPANY	VERNON HILLS, IL	RS	WICKES LUMBER CO.	18.000	F	25	0	Y
ZALE DELAWARE, INC.	IRVING, TX	RS	ZALE	18.000	F	30	0	

FOOTNOTES:

BANK IS AGENT FOR:

(1) STATE STREET BANK AND TRUST COMPANY, BOSTON, MA
(2) CHASE MANHATTAN BANK, WILMINGTON, DE
(3) NORWEST CARD SERVICES, DESMOINES, IOWA
(4) MELLON BANK, WILMINGTON, DE
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
(8) UNITED SAVINGS BANK, MANCHESTER, NH
(9) PNC NATIONAL BANK, WILMINGTON, DE
(10) CITIZENS FIDELITY BANK AND TRUST, LOUISVILLE, KY
(11) SIGNET BANK/VIRGINIA, GLEN ALLEN, VA
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, LINCOLNSHIRE, IL
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) SHAWMUT BANK, BOSTON, MA
(14A) CONNECTICUT NATIONAL BANK, HARTFORD, CN
(14B) IBAA BANCARD
(14C) MBNA AMERICA, NEWARK, DE
(14D) CITIBANK, NEW YORK, NY
(14E) MARYLAND BANK, N.A., BALTIMORE, MD
(14F) ANB NATIONAL BANK, NEW YORK, NY
(14G) BANCOHIO NATIONAL BANK, COLUMBUS, OH
(14H) FIRST WACHOVIA BANK, ATLANTA, GA

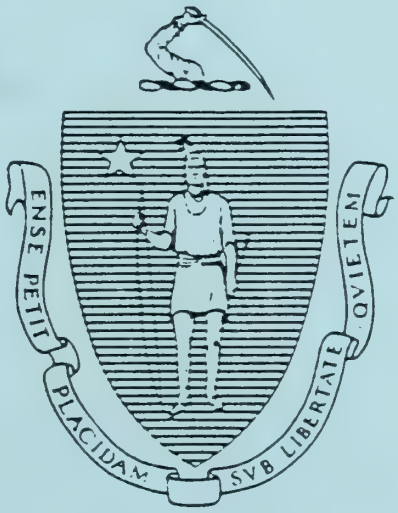
(15) 18 / 12% @ $500
(16) 17.9 / 14.9% @ $900
(17) 16 / 15% @ $1000
(18) 16.7 / 15.7% @ $1000
(19) 17.5 / 10% @ $1000
(20) 17.9 / 16.4% @ $2500
(21) MC / VISA both for $21.00
(22) MC / VISA both for $25.00
(23) 18 / 16 / 15% @ $2500 / $10,000
(24) 10.5 / 10 / 9.5% @ $1000 / $2500
(25) 17.7 / 16.8 / 15.9 @ $1500 / $2500
(26) 16.9 / 15.9% @ $3000
(27) MC / VISA both for $22.00
(28) MC / VISA both for $24.00
(29) MC / VISA both for $20.00
(30) MC / VISA both for $12.00
(31) $1.50 in those month with debit activity
(32) MC / VISA both for $18.00
(33) 22 / 20% @ $1200
(34) 20.9 / 19.9% @ $1200

MASS. R1.12: 991/3 V

The Commonwealth of Massachusetts

OFFICE OF

COMMISSIONER OF BANKS



QUARTERLY

CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS

CHAPTER 140

SECTION 114C

As of September 30,1991

William F. Weld
Governor

Michael C. Hanson
Commissioner

Published by the Office of the Secretary of State,
Michael J. Connolly, Secretary

1.25

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
1ST NATIONAL BK OF ALMA (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTION	17.500	F	25	0	
1ST NATIONAL BK OF ALMA (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST NATIONAL BK OF BERKSHIRE	LEE, MA	FI	MASTERCARD	19.800	F	25	18.00	
1ST NATIONAL BK OF BERKSHIRE	LEE, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	
1ST NATIONAL BK OF BERKSHIRE	LEE, MA	FI	VISA	19.800	F	25	18.00	
1ST NATIONAL BK OF BERKSHIRE	LEE, MA	FI	VISA GOLD	19.800	F	25	40.00	
1ST NATNL BK OF GALLATIN(13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST NTNL BK OF BUTLER (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST NTNL BK OF BUTLER (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST NTNL BK OF CAMDENTON(13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST NTNL BK OF CAMDENTON(13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST NTNL BK OF CLINTON (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST NTNL BK OF CLINTON (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST NTNL BK OF FULTON (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST NTNL BK OF FULTON (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST NTNL BK OF GALLATIN (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST NTNL BK OF OTTAWA (13)	KANSAS CITY,MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST NTNL BK OF OTTAWA (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST NTNL BK OF SEDAN (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST NTNL BK OF SEDAN (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST NTNL BK OF WAMEGO (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST NTNL BK OF WAMEGO (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST NTNL BK OF CARROLLTON(13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST NTNL BK-BERKSHIRES (3)	LEE, MA	FI	GOLD MC/GOLD VISA	19.800	F	25	40.00	
1ST NTNL BK-BERKSHIRES (3)	PORTLAND, ME	FI	MASTERCARD/VISA	19.800	F	25	18.00	
1ST NTNL BK-OSAGE BEACH (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST NTNL BK-OSAGE BEACH(13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST NTNL BK-PLATTE CNTY (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST NTNL BK-PLATTE CNTY (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST NTNL BK-WASHINGTON (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST NTNL BK-WASHINGTON (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST NTNL BK OF CARROLLTON(13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST STATE BK AND TRUST (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST STATE BK AND TRUST (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST STATE BK JUNC. CITY (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST STATE BK OF JOPLIN (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST STATE BK OF JOPLIN (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
1ST STATE BK BURLINGAME (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
1ST STATE BK BURLINGAME (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY-STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
1ST STATE BK-JUNC. CITY (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
AMERICAN GENERAL FNCL CENTER	EVANSVILLE, IN	FI	MORE CARD VISA	19.900	F	30	12.00	
AMERICAN GENERAL FIN. CTR	EVANSVILLE, IN	FI	MORE CARD VISA	21.900	F	30	12.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA II	15.900	F	30	35.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	17.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	18.900	F	30	18.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN.	FI	MORE CARD MASTERCARD	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	21.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	21.900	F	30	0	Y
AMERICAN GENERAL FNCL CENTER	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	17.900	F	30	0	
AMERICAN GENERAL FNCL CENTER	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F	30	25.00	
AMERICAN GENERAL FNCL CENTER	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	19.800	F	30	0	
AMERICAN GENERAL FNCL CENTER	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	19.800	F	30	0	
AMERICAN GENERAL FNCL CENTER	EVANSVILLE, IN	FI	MORE CARD VISA	19.200	F	30	0	
AMERICAN GENERAL FNCL CENTER	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	21.900	F	30	0	
AMERICAN GENERAL FNCL CENTER	EVANSVILLE, IN	FI	MORE CARD VISA II	21.900	F	30	12.00	
ANDERSON STATE BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTION	17.500	F	25	0	
ANDERSON STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
ANDOVER FEDERAL CREDIT UNION	ANDOVER, MA	FI	VISA	15.500	F	25	15.00	Y
ANDOVER SAVINGS BANK (14C)	ANDOVER, MA	FI	MASTERCARD	17.900	F	25	20.00	
ANDOVER SAVINGS BANK (14C)	ANDOVER, MA	FI	VISA	17.900	F	25	20.00	
APPLE BANK FOR SAVINGS	BETHPAGE, N.Y.	FI	AFT VISA	14.900	F	25	15.00	
ARKANSAS FED SAVINGS BK(14H)	LITTLE ROCK, AK	FI	MASTERCARD	10.000	V	0	35.00	Y
ARKANSAS FED SAVINGS BK(14H)	LITTLE ROCK, AK	FI	VISA	10.000	V	0	35.00	Y
ARKANSAS FED SAVINGS BK(14H)	LITTLE ROCK, AK	FI	VISA GOLD	10.000	V	0	50.00	Y
ARKANSAS FEDERAL SAVINGS BK	LITTLE ROCK, AK	FI	MASTERCARD GOLD	10.000	V	0	50.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	MASTERCARD	19.800	F	25	18.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	VISA	19.800	F	25	18.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	VISA GOLD	19.800	F	25	40.00	Y
AVCO MASS FED. CREDIT UNION	WILMINGTON, MA	FI	VISA	14.900	F	25	15.00	
BANK EAST	MANCHESTER NH	FI	MASTERCARD GOLD HOME EQUI	11.500	V	25	40.00	Y
BANK EAST	MANCHESTER NH	FI	VISA GOLD HOME EQUITY	11.500	V	25	40.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTERCARD	17.500	V	25	18.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTERCARD GOLD	17.500	V	25	40.00	Y
BANK EAST	MANCHESTER, NH	FI	VISA	17.500	V	25	18.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BANK EAST	MANCHESTER NH	FI	VISA GOLD	17.500	V	25	40.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	VISA	19.800	F	25	18.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
BANK OF GAINSVILLE (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
BANK OF GAINSVILLE (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
BANK OF HOLDEN (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
BANK OF HOLDEN (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
BANK OF HOVEN	HOVEN, SD	FI	MASTERCARD	21.000	F	25	39.00	Y
BANK OF HOVEN	HOVEN, SD	FI	VISA	21.000	F	25	39.00	Y
BANK OF NEW YORK (DELAWARE)	NEWARK DE	FI	UNION PRIVILEGE - VISA	15.996	V	0	0	Y
BANK OF NEW YORK (DELAWARE)	NEWARK DE	FI	MASTERCARD	17.580	V	28	18.00	Y
BANK OF NEW YORK (DELAWARE)	NEWARK DE	FI	VISA	17.580	V	28	18.00	Y
BANK OF NEW YORK (DELAWARE)	NEWARK DE	FI	UNION PRIVLEGE/MASTER	18.240	V	28	15.00	Y
BANK OF PLEASANTON (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
BANK OF PLEASANTON (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
BANK OF VERSAILLES (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
BANK OF VERSAILLES (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	M
BANK ONE, COLUMBUS N.A.	COLUBUS OH	FI	NORTHWEST AIRLINES GOLD	19.040	V	25	65.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS OH	FI	BANK ONE PROPRIETARY	18.000	F	25	10.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS OH	FI	PROP. GOLD CARD	18.960	F	25	30.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS OH	FI	PROPRIETARY	18.960	F	25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	BANK ONE PROPRIETARY	19.800	F	25	0	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS OH	FI	PROPRIETARY	19.800	F	25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	SPERRY & HUTCHINSON	19.800	F	25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	BANK ONE PROPRIETARY	21.600	F	25	0	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS OH	FI	PROPRIETARY	24.000	F	25	20.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	10.000	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD PREMIUM	11.000	V	25	45.00	
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA PREMIUM	11.000	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	15.000	F	25	30.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	15.000	F	25	30.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK BOSTON, NA	BOSTON, MA	FI	VISA GOLD	10.000	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	10.000	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	10.000	V	25	45.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD PREMIUM	11.000	V	25	45.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R.	V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA PREMIUM	11.000	V	25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	15.000	F	25	30.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	15.000	F	25	30.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	10.000	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD PREMIUM	11.000	V	25	45.00	
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA PREMIUM	11.000	V	25	45.00	Y
BAYBANK SOUTH	DEDHAM, MA	FI	MASTERCARD PREMIUM	11.000	V	25	45.00	
BAYBANK SOUTH	DEDHAM, MA	FI	VISA PREMIUM	11.000	V	25	45.00	
BAYBANK SOUTH	DEDHAM, MA	FI	VISA GOLD	15.000	F	25	30.00	
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD GOLD	10.000	V	25	45.00	
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA GOLD	10.000	V	25	45.00	
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	10.000	V	25	45.00	
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	10.000	V	25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD PREMIUM	11.000	V	25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA PREMIUM	11.000	V	25	45.00	
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	15.000	F	25	30.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	15.000	F	25	30.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD CLASSIC	17.460	F	25	21.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BEN FRANKLIN SVNGS BANK (2)	FRANKLIN, MA	FI	MASTERCARD	19.800	F	30	20.00	
BEN FRANKLIN SVNGS BANK (2)	FRANKLIN, MA	FI	VISA	19.800	F	30	20.00	
BEN FRANKLIN SVNGS BK (2)	FRANKLIN, MA	FI	MASTERCARD GOLD	17.500	F	30	45.00	
BETHANY TRUST COMPANY (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
BETHANY TRUST COMPANY (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA	19.800	F	25	18.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
BOSTON EDISON EMP. C.U.	BOSTON, MA	FI	MASTERCARD	14.400	F	25	15.00	
BOSTON P.O. EMPLOYEE C.U.	BOSTON, MA	FI	MASTERCARD	14.400	F	25	12.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	MASTERCARD	16.860	V	25	18.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	MASTERCARD GOLD	19.800	F	25	36.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	VISA	19.800	F	25	18.00	Y
BROADWAY NATIONAL BANK	CHELSEA, MA	FI	MASTERCARD	18.000	F	25	10.00	
BROCKTON CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.880	F	25	20.00	Y
BROOKLINE COOPERATIVE BK (2)	BROOKLINE, MA	FI	MASTERCARD GOLD	17.500	F	30	45.00	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
BROOKLINE COOPERATIVE BK (2)	BROOKLINE, MA	FI	MASTERCARD	19.800 F	30	20.00	
BROOKLINE COOPERATIVE BK (2)	BROOKLINE, MA	FI	VISA	19.800 F	30	20.00	
CAMBRIDGE TEACHERS FED. C.U.	CAMBRIDGE, MA	FI	VISA	14.000 F	25	10.00	
CAMBRIDGE TRUST COMPANY	CAMBRIDGE, MA	FI	GOLD-MASTERCARD	16.450 F	25	45.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE, MA	FI	MASTERCARD	16.450 F	25	21.00	Y
CANEY VALLEY NATIONAL BK(13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500 F	25	0	
CANEY VALLEY NATIONAL BK(13)	KANSAS CITY, MO	FI	CLASSIC	22.000 F	0	0	
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	BUSINESS MASTERCARD	15.000 V	25	45.00	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	FI	YMCA MASTERCARD	15.000 V	25	20.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD GOLD	16.000 V	25	10.00	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	FI	EMPLOYEE MASTERCARD	16.800 V	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD	17.800 V	25	20.00	Y
CAPE COD FEDERAL C.U.	FALMOUTH, MA	FI	VISA CLASSIC	17.000 F	25	15.00	Y
CARROLL CNTY TRUST CO. (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500 F	25	0	
CARROLL CNTY TRUST CO. (13)	KANSAS CITY, MO	FI	CLASSIC	22.000 F	0	0	
CHADWICK FEDERAL C.U.	NORWOOD, MA	FI	VISA	15.000 F	25	12.00	
CHARITON COUNTY BANK	KANSAS CITY, MO	FI	CLASSIC	22.000 F	0	0	
CHARITON COUNTY BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500 F	25	0	
CHASE MANHATTAN BANK	WILMINGTON, DE	FI	VISA	19.800 F	30	20.00	
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	GOLD MASTERCARD	16.500 F	30	50.00	Y
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	GOLD VISA	16.500 F	30	50.00	Y
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	MASTERCARD	19.800 F	30	20.00	Y
CHASE MANHATTEN BK USA NA	WILMINGTON, DE	FI	VISA	19.800 F	30	20.00	Y
CHEVY CHASE FED SAVINGS BANK	BETHESDA, MD	FI	MASTERCARD GOLD	17.900 F	25	40.00	Y
CHEVY CHASE FED SAVINGS BANK	BETHESDA, MD	FI	VISA GOLD	17.900 F	25	40.00	Y
CHEVY CHASE FED SAVINGS BANK	BETHESDA, MD	FI	MASTERCARD CLASSIC	19.800 F	25	20.00	Y
CHEVY CHASE FED SAVINGS BANK	BETHESDA, MD	FI	VISA	19.800 F	25	20.00	Y
CHICOPEE SAVINGS BANK (2)	CHICOPEE, MA	FI	GOLD MASTERCARD	19.800 F	25	40.00	Y
CHICOPEE SAVINGS BANK (2)	CHICOPEE, MA	FI	MASTERCARD	19.800 F	25	18.00	Y
CHICOPEE SAVINGS BANK (2)	CHICOPEE, MA	FI	VISA	19.800 F	25	18.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA GOLD	19.800 F	25	40.00	Y
CITIZENS BANK AND TRUST (13)	KANSAS CITY, MO	FI	CLASSIC	22.000 F	0	0	
CITIZENS BK-ROGERSVILLE (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500 F	25	0	
CITIZENS BK-ROGERSVILLE(13)	KANSAS CITY, MO	FI	CLASSIC	22.000 F	0	0	
CITIZENS NATIONAL BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500 F	25	0	
CITIZENS NATIONAL BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000 F	0	0	
CITIZENS STATE BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500 F	25	0	
CITIZENS STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000 F	0	0	
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA BUSINESS CARD	19.500 V	25	35.00	Y

MONTHLY CREDIT CARD ISSUER S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V-VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA GOLD	13.500	V	25	35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	MASTERCARD	16.900	F	25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA (AAA)	16.900	F	25	15.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA CLASSIC	16.900	F	25	20.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	VISA	19.800	F	25	18.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
CMMRCL BK OF WEST PORT (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
CMMRCL BK OF WEST PORT (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	25	0	
COLUMBUS STATE BANK (12)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
COLUMBUS STATE BANK (12)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CLASSIC VISA	16.500	F	25	25.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	MASTERCARD	16.500	F	25	25.00	
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	VISA GOLD	15.500	F	25	35.00	
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	COMMERCE CARD 3	15.900	F	0	18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY MO	FI	COMMERCE CARD 4	15.900	F	0	20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	COMMERCE CARD 2	16.500	V	0	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	ROCKHURST COLLEGE ALUMNI	16.500	F	0	16.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	UN-MISSOURI ALUMNI ASS-ME	16.500	F	25	16.00	
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	UNIV. OF MO., ST. LOUIS	16.500	F	0	18.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	UNIV.IA ALUMNI MEM.	16.500	F	0	16.00	
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	BAR ASSOC./MET. ST. LOUIS	16.900	F	0	0	
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	KANSAS CITY METRO. BAR AS	16.900	F	0	0	
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	COMMERCE CARD 1	17.000	V	0	20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	COMMERCE CARD 5	17.800	F	25	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	KANSAS CITY ROYALS	17.800	F	0	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	LUTHERAN ASSOCIATION	17.800	F	0	20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	UN-MISSOURI ALUMNI ASS.NO	17.800	F	25	18.00	
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	UNIV./IOWA ALUM.ASSOC.	17.800	F	0	18.00	
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	SOUTHWEST BAPTIST UNIV.	21.400	F	0	0	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	SOUTHWEST MO ST ALUMN ASS	21.400	F	0	0	Y
COMMERCIAL BANK & TRUST	WILMINGTON, MA	FI	MASTERCARD	18.000	F	25	20.00	Y
COMPASS BK FOR SAVINGS(4)	NEW BEDFORD, MA	FI	MASTERCARD	18.600	F	25	18.00	Y
COMPASS BK FOR SAVINGS(4)	NEW BEDFORD, MA	FI	VISA	18.600	F	25	18.00	Y
COMPUGRAPHIC EMPL. FED. C.U.	WILMINGTON, MA	FI	VISA	14.000	F	25	12.00	
COOLIDGE BANK & TRUST (3)	WATERTOWN, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
COOLIDGE BANK & TRUST (3)	WATERTOWN, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
COOLIDGE BANK & TRUST (3)	WATERTOWN, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
COOLIDGE BK & TRUST (3)	BOSTON, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
COOLIDGE BK & TRUST (3)	BOSTON, MA	FI	VISA	19.800	F	25	18.00	Y
COOP BANK OF CONCORD (14C)	ACTON, MA	FI	MASTERCARD	17.900	F	25	20.00	Y
COOP BANK OF CONCORD (14C)	ACTON, MA	FI	VISA GOLD	17.900	F	25	36.00	Y
COOPERATIVE BK OF CONCORD(1)	ACTON, MA	FI	MASTERCARD BANK, N.A.	17.990	F	25	36.00	Y
CORNER STONE BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
CORNER STONE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
CORNERSTONE BANK	DERRY, NH	FI	GOLD LINE OF CREDIT	18.000	F	25	65.00	
CORNERSTONE BANK (3)	DERRY, NH	FI	MASTERCARD GOLD	19.800	F	25	40.00	
CORNERSTONE BANK (3)	DERRY, NH	FI	VISA	19.800	F	25	18.00	
CORNERSTONE BANK (3)	DERRY, NH	FI	MASTERCARD	19.800	F	25	18.00	Y
COUNTRY BANK FOR SVG (14C)	WARE, MA	FI	VISA	17.900	V	25	20.00	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	GOLD MASTERCARD	17.900	V	25	40.00	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	MASTERCARD	17.900	V	25	20.00	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	VISA GOLD	17.900	V	25	40.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.900	F	25	15.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	VISA	14.900	F	25	15.00	Y
CRESTAR BANK	RICHMOND, VA	FI	FLEX LINE MASTERCARD	15.900	F	25	18.00	Y
CRESTAR BANK	RICHMOND, VA	FI	UNITY	15.900	F	25	20.00	
CRESTAR BANK	RICHMOND, VA	FI	UNITY COASTAL BASS LIFE	15.900	F	25	20.00	Y
CRESTAR BANK	RICHMOND, VA	FI	VISA CLASSIC	15.900	F	25	20.00	Y
CRESTAR BANK	RICHMOND, VA	FI	VISA GOLD	15.900	F	25	35.00	Y
CRESTAR BANK	RICHMOND, VA	FI	VISA PREMIER	15.900	F	25	20.00	Y
DANVERS SAVINGS BANK (2)	DANVERS, MA	FI	MASTERCARD GOLD	17.500	F	30	45.00	
DANVERS SAVINGS BANK (2)	DANVERS, MA	FI	MASTERCARD	19.800	F	30	20.00	
DANVERS SAVINGS BANK (2)	DANVERS, MA	FI	VISA	19.800	F	30	20.00	
DAUPHIN DEPOSIT BANK	HARRISBURG, PA	FI	MASTERCARD (20)	17.400	V	30	15.00	
DAUPHIN DEPOSIT BANK	HARRISBURG, PA	FI	VISA (20)	17.400	V	30	15.00	
DAUPHIN DEPOSIT BANK	HARRISBURG, PA	FI	MASTERCARD GOLD (20)	17.900	V	30	15.00	
DENISON STATE BANK	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
DENISON STATE BANK	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
DEPOSITORS TRUST COMPANY (2)	LEXINGTON, MA	FI	MASTERCARD GOLD	17.500	F	30	45.00	
DEPOSITORS TRUST COMPANY (2)	LEXINGTON, MA	FI	MASTERCARD	19.800	F	30	20.00	
DEPOSITORS TRUST COMPANY (2)	LEXINGTON, MA	FI	VISA	19.800	F	30	20.00	
DIRECT FEDERAL CREDIT UNION	NEEDHAM HTS, MA	FI	VISA	16.900	F	30	15.00	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	VISA GOLD	15.960	F	25	45.00	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	MASTERCARD	17.880	F	25	25.00	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	VISA	17.880	F	25	25.00	Y
EAST CAMBRIDGE SAVINGS (5)	EAST CAMBRIDGE, MA	FI	VISA	16.950	F	25	20.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V-VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
EAST CAMBRIDGE SAVINGS (5)	EAST CAMBRIDGE, MA	FI	MASTERCARD	19.800	F 25	20.00	Y
EASTERN BANK	SALEM, MA	FI	MASTERCARD	16.750	F 30	24.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	MASTERCARD	18.600	F 25	18.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	VISA	18.600	F 25	18.00	Y
ENTERPRISE BANK AND TRUST CO	LOWELL MA	FI	MASTERCARD	16.250	F 25	20.00	Y
EVERETT SAVINGS BANK (1)	EVERETT, MA	FI	MASTERCARD	17.990	F 25	25.00	Y
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA GOLD	15.600	F 25	45.00	
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	MASTERCARD	16.800	F 25	15.00	
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA	16.800	F 25	15.00	
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	MASTERCARD GOLD	15.960	F 25	45.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	VISA GOLD	15.960	F 25	45.00	Y
FALMOUTH NATIONAL BANK	FALMOUTH, MA	FI	MASTERCARD	17.880	F 25	25.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	GOLD MASTERCARD	19.800	F 25	40.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	MASTERCARD	19.800	F 25	18.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	VISA	19.800	F 25	18.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	VISA GOLD	19.800	F 25	40.00	Y
FARMERS & MERCHANTS BANK(13)	WRIGHTS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F 25	0	
FARMERS & MERCHANTS BANK(13)	WRIGHT CITY, MO	FI	CLASSIC	22.000	F 0	0	
FARMERS & MERCHANTS BK (13)	HILL CITY, KS	FI	SPECIAL CONNECTIONS	17.500	F 25	0	
FARMERS & MERCHANTS BK (13)	HILL CITY, KS	FI	CLASSIC	22.000	F 0	0	
FARMERS AND MERCHANTS BK(13)	KANSAS CITY, MO	FI	VISA CLASSIC	22.000	F 0	0	Y
FARMERS NATIONAL BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F 25	0	
FARMERS NATIONAL BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F 0	0	
FARMERS STATE BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F 25	0	
FARMERS STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F 0	0	
FIDELITY BK & TRUST CO	BOSTON, MA	FI	VISA	17.500	V 25	16.00	Y
FIRST AND OCEAN NAT'L BANK	NEWBURYPORT, MA	FI	MASTERCARD GOLD	12.000	V 25	45.00	Y
FIRST AND OCEAN NAT'L BANK	NEWBURYPORT, MA	FI	MASTERCARD (17)	16.000	F 25	20.00	Y
FIRST FINANCIAL SAV BANK	WOODBRIDGE, NJ	FI	MASTERCARD	18.400	F 25	15.00	Y
FIRST FINANCIAL SAV BANK	WOODBRIDGE, NJ	FI	MASTERCARD GOLD	18.400	F 25	25.00	Y
FIRST FINANCIAL SAV BANK	WOODBRIDGE, NJ	FI	VISA	18.400	F 25	15.00	Y
FIRST NAT'L BANK OF IPSWICH	IPSWICH, MA	FI	MASTERCARD	18.000	F 25	20.00	
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD GOLD	15.000	V 25	30.00	Y
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD	18.900	F 25	16.00	Y
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	VISA	18.900	F 25	16.00	
FIRST NATIONAL BK, DAYTON	DAYTON, OH	FI	MASTERCARD/VISA	15.530	V 25	20.00	
FIRST OMNI BANK, N.A.	MILLSBORO, DE	FI	MASTERCARD	19.800	V 25	18.00	Y
FIRST OMNI BANK, N.A.	MILLSBORO, DE	FI	VISA	19.800	V 25	18.00	Y
FIRST SIGNATURE BANK & TRUST	PORTSMOUTH, NH	FI	GOLD VISA	17.330	V 25	0	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
FIRST SIGNATURE BANK & TRUST	PORTSMOUTH, NH	FI	CLASSIC VISA	17.480	V	25	17.50	
FLEET BANK-NH	NASHUA, NH	FI	MASTERCARD BUSINESS	16.500	F	25	25.00	
FLEET BANK-NH	NASHUA, NH	FI	VISA BUSINESS	16.500	F	25	25.00	
FLEET BANK-NH	NASHUA, NH	FI	MASTERCARD GOLD	16.800	F	25	40.00	
FLEET BANK-NH	NASHUA, NH	FI	VISA GOLD	16.800	F	25	40.00	
FLEET BANK-NH	NASHUA, NH	FI	MASTERCARD CLASSIC	17.900	F	25	25.00	
FLEET BANK-NH	NASHUA, NH	FI	VISA CLASSIC	17.900	F	25	25.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SECURE FLEET LINE	11.000	V	0	50.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	UNSECURED FLEET LINE	14.000	V	0	50.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	FLEET VISA/MC	16.700	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	MASTERCARD	16.700	F	25	25.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	VISA GOLD	16.700	F	25	40.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	BUSINESS CARD	17.900	F	25	30.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SKI NEW ENGLAND VISA	17.900	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	STUDENT VISA	17.900	F	25	25.00	Y
FORT RILEY NATIONAL BK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
FORT RILEY NATIONAL BK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
FOXBORO NATIONAL BANK	FOXBORO, MA	FI	MASTERCARD	16.800	F	25	18.00	Y
FOXBOROUGH SAVINGS BANK (2)	FOXBORO, MA	FI	MASTERCARD GOLD	17.500	F	30	45.00	
FOXBOROUGH SAVINGS BANK (2)	FOXBORO, MA	FI	MASTERCARD	19.800	F	30	20.00	
FOXBOROUGH SAVINGS BANK (2)	FOXBORO, MA	FI	VISA	19.800	F	30	20.00	
FRAMINGHAM SAVINGS BANK (2)	FRAMINGHAM, MA	FI	MASTERCARD GOLD	17.500	F	30	45.00	
FRAMINGHAM SAVINGS BANK (2)	FRAMINGHAM, MA	FI	MASTERCARD	19.800	F	30	20.00	
FRAMINGHAM SAVINGS BANK (2)	FRAMINGHAM, MA	FI	VISA	19.800	F	30	20.00	
GALLERIA BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
GALLERIA BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
GENTRY COUNTY BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
GENTRY COUNTY BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
GFA FEDERAL CREDIT UNION	GARDNER, MA	FI	VISA CLASSIC	14.000	V	25	12.00	
GIRARD NATIONAL BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
GIRARD NATIONAL BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
GRANITE COOPERATIVE BK (14E)	NO. QUINCY, MA	FI	MASTERCARD	19.800	F	25	20.00	
GRANITE COOPERATIVE BK(14E)	QUINCY, MA	FI	VISA	19.800	V	25	20.00	
GREAT BARRINGTON SVGS (14C)	GREAT BARRINGTON, MA	FI	VISA	18.900	F	25	20.00	
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	VISA	19.800	F	25	18.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE, DE	FI	DISCOVER PRIVATE ISSUE	19.800	F	25	40.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
GREENWOOD TRUST COMPANY	NEW CASTLE, DE	FI	DISCOVER CARD	19.800	F 25	0	Y
GTE EMPL. FEDERAL C.U.	PEABODY, MA	FI	VISA	13.500	F 25	15.00	Y
HANSCOM FEDERAL C.U.	HANSCOM AFB, MA	FI	VISA CLASSIC	15.900	F 25	15.00	Y
HERITAGE BANK FOR SAVINGS(5)	NORTHAMPTON, MA	FI	VISA/MASTERCARD	18.200	V 25	20.00	Y
HERITAGE COMMUNITY F.C.U.	LUNENBURG, MA	FI	VISA	14.900	F 25	20.00	
HIBERNIA SAVINGS BANK	QUINCY, MA	FI	VISA GOLD	14.520	F 25	35.00	
HIBERNIA SAVINGS BANK	QUINCY, MA	FI	VISA CLASSIC	15.480	F 30	20.00	
HIBERNIA SAVINGS BANK	QUINCY, MA	FI	VISA SECURED	18.000	F 25	20.00	
HIBERNIA SAVINGS BANK (5)	QUINCY, MA	FI	VISA	18.200	V 20	20.00	
HINGHAM FEDERAL CREDIT UNION	HINGHAM, MA	FI	VISA CLASSIC	15.000	F 25	15.00	Y
HOLY FAMILY HOS EMP FED. CU	METHUEN, MA	FI	VISA	14.750	F 25	15.00	
HOUGHTON MIFFLIN EMP FED CU.	BURLINGTON, MA	FI	VISA	15.000	F 25	15.00	
HOUSEHOLD BANK N.A.	SALINAS, CA	FI	VISA GOLD	17.900	F 25	25.00	Y
HOUSEHOLD BANK, N.A.	SALINAS, CA	FI	MASTERCARD	17.900	V 25	15.00	Y
HOUSEHOLD BANK, N.A.	SALINAS, CA	FI	MASTERCARD GOLD	17.900	F 25	25.00	
HOUSEHOLD BANK, N.A.	SALINAS, CA	FI	MASTERCARD	18.900	F 25	15.00	Y
HOUSEHOLD BANK, N.A.	SALINAS, CA	FI	VISA	18.900	F 25	15.00	Y
HOUSEHOLD BANK, N.A.	SALINAS, CA	FI	MASTERCARD	21.000	F 25	0	Y
HOUSEHOLD BANK, N.A.	SALINAS, CA	FI	MASTERCARD GOLD	21.000	F 25	0	Y
HOUSEHOLD BANK, N.A.	SALINAS, CA	FI	VISA	21.000	F 25	0	Y
HOUSEHOLD BANK, N.A.	SALINAS, CA	FI	VISA GOLD	21.000	F 25	0	
HP FAMILY FED. CREDIT UNION	WALTHAM, MA	FI	VISA	14.900	F 25	15.00	Y
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD	16.250	F 25	24.00	
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD GOLD	16.250	F 28	36.00	
HURLEY STATE BANK	SIOUX FALLS, SD	FI	LECHMERE	19.860	F 25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	FI	BURBERRY'S	21.600	F 25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	FI	GETTY	21.600	F 25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	FI	GETTY	21.600	F 25	21.60	
HURLEY STATE BANK	SIOUX FALLS, SD	FI	UNITED AIRLINES	21.600	F 25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	FI	GOODYEAR	21.960	F 25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	FI	PANTS PLACE	22.800	F 25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	FI	SCRIBBLES	22.800	F 25	0	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	GOLD MASTERCARD	12.110	V 25	35.00	Y
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	GOLD MASTERCARD	12.860	V 25	35.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	MASTERCARD	15.110	V 25	15.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA GOLD	15.000	F 25	45.00	
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA	16.900	F 25	15.00	Y
JC PENNEY NATIONAL BANK	HARRINGTON DE	FI	MASTERCARD	16.900	F 30	15.00	Y
JC PENNEY NATIONAL BANK	HARRINGTON, DE	FI	VISA	14.960	F 30	15.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	MASTERCARD	17.900	F	30	15.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	VISA	17.900	F	30	15.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	MASTERCARD	18.500	F	30	15.00	Y
KAW VALLEY STATE BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
KAW VALLEY STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
LANDMARK KCI BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
LANDMARK KCI BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
LAWRENCE FIREFIGHTERS FED CU	LAWRENCE, MA	FI	VISA	15.000	F	25	15.00	Y
LEAVENWORTH NATIONAL BK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
LEAVENWORTH NATIONAL BK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
LEE BANK (3)	LEE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
LEE BANK (3)	LEE, MA	FI	VISA	19.800	F	25	18.00	Y
LEE BANK (3)	LEE, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
LEE BANK (3)	LEE, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
LEOMINSTER CREDIT UNION	LEOMINSTER, MA	FI	VISA	15.900	F	25	20.00	Y
LEWISTON STATE BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
LEWISTON STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA	19.800	F	25	18.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
LOWELL INSTITUE FOR SAVNGS	WILMINGTON, DE	FI	VISA	18.000	F	25	20.00	
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA	19.800	F	25	18.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
LYNDON STATE BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
LYNDON STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
M.I.T. EMPLOYEES' FED. C.U.	CAMBRIDGE, MA	FI	VISA	14.900	F	25	15.00	
M/A COM FED. C.U.	BURLINGTON, MA	FI	VISA	14.900	V	25	0	
MALDEN TRUST COMPANY (3)	MALDEN MA	FI	MASTERCARD	19.800	F	25	18.00	Y
MALDEN TRUST COMPANY (3)	MALDEN, MA	FI	MASTERCARD GOLD	19.800	V	25	40.00	Y
MALDEN TRUST COMPANY (3)	MALDEN MA	FI	VISA GOLD	19.800	V	25	40.00	Y
MANSFIELD COOP BANK (2)	MANSFIELD, MA	FI	MASTERCARD GOLD	17.500	F	30	45.00	
MANSFIELD COOP BANK (2)	MANSFIELD, MA	FI	MASTERCARD	19.800	F	30	20.00	
MANSFIELD COOP BK (2)	MANSFIELD, MA	FI	VISA	19.900	F	30	20.00	
MANUFACTURERS BK - WILMINGTON	NEWARK, DE	FI	MASTERCARD	15.900	V	0	0	Y
MANUFACTURERS BK WILMINGTON	NEWARK, DE	FI	VISA	15.800	V	0	0	Y
MERRIMACK COOP BANK (2)	HAVERHILL, MA	FI	MASTERCARD GOLD	17.500	F	30	45.00	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
MARLBOROUGH COOP BANK (2)	MARLBORO, MA	FI	MASTERCARD	19.800	F 30	20.00	
MARLBOROUGH COOP BANK (2)	MARLBORO, MA	FI	VISA	19.800	F 30	20.00	
MARTHA'S VINEYARD NAT'L BK	VINEYARD HAVEN, MA	FI	MASTERCARD	18.000	F 25	25.00	Y
MARTHAS VINEYARD NATIONAL BK	VINEYARD HAVEN, MA	FI	MASTERCARD GOLD	18.000	F 25	45.00	Y
MASSACHUSETTS CO., INC. THE	BOSTON, MA	FI	MASTERCARD CLASSACT	17.900	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD MONEYTRAC	15.000	F 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	15.000	F 25	0	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD AFFINITY GRPS.	15.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F 25	0	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F 25	15.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE CARD-AFF.	15.900	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	16.750	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE CARD	16.750	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA LIFESTYLE/AFFNTY GR	16.750	F 25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY	16.900	F 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GRPS	16.900	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	16.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	16.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	16.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	16.900	F 25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA AFFINITY GROUPS	16.990	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLF AFFINITY GROUPS	17.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD	17.900	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY	17.900	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	17.900	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	17.900	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD-GOLD CLASSACT	17.900	F 25	25.00	Y
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	MASTERCARD GOLD AGENT BK	13.920	F 25	35.00	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	VISA GOLD AGENT BANK	13.920	F 25	35.00	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	MASTERCARD AGENT BANK	15.960	F 25	15.00	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	MASTERCARD	16.900	F 25	20.00	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	16.900	F 25	0	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	VISA AFFINITY GROUPS	16.900	F 25	20.00	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	VISA GOLD	16.900	F 25	35.00	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	VISA AGENT BANK	14.920	F 25	12.00	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	17.500	F	25	20.00	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	VISA AGENT BANK	17.880	F	25	25.00	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	MASTERCARD	17.900	F	25	0	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	MASTERCARD GOLD	17.900	F	25	0	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	VISA	17.900	F	25	0	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	VISA GOLD	17.900	F	25	0	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	MASTERCARD AGENT BANK	18.000	F	25	15.00	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	MASTERCARD AGENT BANK	18.000	F	25	20.00	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	VISA AGENT BANK	18.000	F	25	20.00	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	VISA AGENT BANK	18.000	F	25	15.00	
MASSACHUSETTS COMPANY, INC.	BOSTON, MA	FI	VISA GOLD AGENT BANK	18.000	F	25	40.00	
MECHANICS BANK	WORCESTER, MA	FI	VISA GOLD (14G)	15.960	F	25	45.00	Y
MECHANICS BANK (14G)	WORCESTER, MA	FI	VISA CLASSIC	17.880	F	25	25.00	Y
MEDICAL AREA FED. C.U.	BOSTON, MA	FI	VISA	15.720	F	25	15.00	
MERRIMACK VALLEY FEDERAL CU	N. ANDOVER, MA	FI	VISA CLASSIC	13.900	F	25	12.00	
MFC FED. CREDIT UNION	TURNERS FALLS, MA	FI	VISA	15.000	F	25	15.00	
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA	19.800	F	25	18.00	Y
MIDCOUNTY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
MIDDLESEX SAVINGS BANK (2)	NATICK, MA	FI	MASTERCARD GOLD	17.500	F	30	45.00	
MIDDLESEX SAVINGS BANK (2)	NATICK, MA	FI	MASTERCARD	19.800	F	30	20.00	
MIDDLESEX SAVINGS BANK (2)	NATICK, MA	FI	VISA	19.800	F	30	20.00	
MIDDLETOWN SAVINGS BANK	MIDDLETOWN, NEW YORK	FI	MASTERCARD	15.250	F	25	25.00	Y
MIDDLETOWN SAVINGS BANK	MIDDLETOWN, NEW YORK	FI	VISA CLASSIC	15.250	F	25	25.00	Y
MIDDLETOWN SAVINGS BANK	MIDDLETOWN, NEW YORK	FI	VISA GOLD	15.250	F	25	40.00	Y
MISSOURI SOUTHERN BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
MISSOURI SOUTHERN BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
MONSANTO EMPLOYEES C.U.	SPRINGFIELD, MA	FI	VISA	14.400	F	25	0	
MONSANTO EMPLYS CREDIT UNION	SPRINGFIELD, MA	FI	MASTERCARD GOLD	14.400	F	25	25.00	
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA	19.800	F	25	18.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
NATIONAL GRAND BANK	MARBLEHEAD, MA	FI	MASTERCARD	16.500	F	25	18.00	
NEW ENGLAND ALLBANK (2)	GARDNER, MA	FI	MASTERCARD GOLD	17.500	F	30	45.00	
NEW ENGLAND ALLBANK (2)	GARDNER, MA	FI	MASTERCARD	19.800	F	30	20.00	
NEW ENGLAND ALLBANK (2)	GARDNER, MA	FI	VISA	19.800	F	30	20.00	
NEW ENGLAND [illegible] FED CU	SPRINGFIELD, MA	FI	VISA	14.400	F	25	0	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
NORTHERN BANK & TRUST (2)	WOBURN, MA	FI	MASTERCARD GOLD	17.500	F 30	45.00	
NORTHERN BANK & TRUST (2)	WOBURN, MA	FI	MASTERCARD	19.900	F 30	20.00	
NORTHERN BANK & TRUST (2)	WOBURN, MA	FI	VISA	19.900	F 30	20.00	
NORTHERN MASS TEL WKRS CU	LOWELL, MA	FI	MASTERCARD	14.400	F 25	0	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	GOLD MASTERCARD	19.800	F 25	40.00	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	MASTERCARD	19.800	F 25	18.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	VISA	19.800	F 25	18.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	VISA GOLD	19.800	F 25	40.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	VISA	19.800	F 25	18.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	AAA VISA	15.900	F 25	10.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	COLLEGE AFF. VISA CLASSIC	16.700	F 25	25.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	COLLEGE AFF. VISA GOLD	16.700	F 25	40.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA KEMPER CARD	18.500	F 25	18.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	AAA VISA	19.500	F 25	10.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	HARLEY CHROME	19.800	F 25	48.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	HARLEY DAVIDSON	19.800	F 25	18.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	HARLEY DAVIDSON/GOLD MC	19.800	F 25	40.00	Y
OAK BROOK BANK	OAK BROOK, IL	FI	BARNERT MEM. HOSP. CENTER	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	BRANDON WOODS	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	CHICAGO DENTAL SOCIETY	13.800	F 25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	ELMHURST COLLAGE ALUMNI	13.800	F 25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	FLORIDA ASSOC OF REALTORS	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL BUSINESS DESIGNERS	13.800	F 25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL CHIROPRACTIC SOCIETY	13.800	F 25	12.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL OPTOMETRIC ASSOCIATION	13.800	F 25	15.00	
OAK BROOK BANK	OAK BROOK, IL	FI	IL SOC. OF INTERNAL MED.	13.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	ILL PHARMACIST ASSOC.	13.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	ILL. PODIATRIC MED.ASSOC.	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	MEDICAL CENTER OF DELAWAR	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NAT.BUS.FORM	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NW UNIVERSITY ALUMNI	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	PREMIER HOSP. ALLIANCE IN	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	TOURO INFIRMARY	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	VEGETARIAN CARD	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	GLENVIEW	14.900	F 25	0	
OAK BROOK BANK	OAK BROOK, ILLINOIS	FI	ILL. CHIEFS OF POLICE	15.000	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR	15.000	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	AMERICAN INSURANCE ATTORN	15.600	F 25	27.00	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
OAK BROOK BANK	OAK BROOK, IL	FI	BRANDON WOODS	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	CHICAGO BAR ASSOCIATION	15.600	F 25	18.00	
OAK BROOK BANK	OAK BROOK IL	FI	FLORIDA ASSOC. OF REALTOR	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	IL CPA SOCIETY	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	NASPA	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	NAT ASSOC QUAL ASSUR PROF	15.600	F 25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NATIONAL BUSINESS FORM	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	15.600	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	15.600	F 25	18.00	
OAK BROOK BANK	OAK BROOK, ILLINOIS	FI	SOCIETY OF R.E. APPRAISER	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, ILLINOIS	FI	TENNESSEE CPA	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	WV CPA SOCIETY	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	NAPERVILLE	15.900	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR	15.900	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MASTERCARD	15.900	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	15.900	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NEW YORK CPA	16.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR	16.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	16.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	BUSINESS CARD	18.000	F 25	13.00	
OAK BROOK BANK	OAK BROOK, IL	FI	CORPORATE MC	18.000	F 25	25.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR MC	18.000	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	NATIONAL BUSINESS FORM	18.800	F 25	18.00	
OLYMPIC INTERNAT'L BK & TR	BOSTON, MA	FI	MASTERCARD	13.500	F 25	25.00	
OLYMPIC INTERNAT'L BK & TR	BOSTON, MA	FI	VISA	13.500	F 25	25.00	
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	GOLD MASTERCARD	19.800	F 25	40.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	MASTERCARD	19.800	F 25	18.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	VISA	19.800	F 25	18.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	VISA GOLD	19.800	F 25	40.00	Y
OSAGE VALLEY BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F 25	0	
OSAGE VALLEY BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F 0	0	
PARK NATIONAL BANK	NEWARK, OH	FI	VISA GOLD	11.000	V 25	50.00	
PARK NATIONAL BANK	NEWARK, OH	FI	MASTERCARD	18.000	F 25	12.00	
PARK NATIONAL BANK	NEWARK, OH	FI	VISA	18.000	F 25	12.00	
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	GOLD MASTERCARD	19.800	F 25	40.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	MASTERCARD	19.800	F 25	18.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA	19.800	F 25	18.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA GOLD	19.800	F 25	40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
PEOPLES BANK OF KANSAS (1)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500 F	25	0	
PEOPLES BANK OF KANSAS (12)	KANSAS CITY, MO	FI	CLASSIC	22.000 F	0	0	
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA	18.900 F	30	18.00	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORECARD VISA	19.900 F	30	12.00	Y
PIONEER FIN. A CO-OP BANK(3)	MALDEN, MA	FI	MASTERCARD	19.900 F	25	18.00	Y
PIONEER FIN. A CO-OP BK (3)	MALDEN, MA	FI	GOLD MASTERCARD	15.840 V	25	36.00	Y
PIONEER FIN. A CO-OP BK (3)	MALDEN, MA	FI	VISA GOLD	19.900 F	25	40.00	Y
PITTSFIELD GE EMP. C. U.	PITTSFIELD, MA	FI	VISA	15.480 F	25	0	
PLYMOUTH COUNTY TCHRS. FCU	WEST WAREHAM, MA	FI	VISA	15.500 F	25	10.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD GOLD	12.110 V	30	35.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA GOLD	15.600 F	30	45.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA	16.800 F	30	15.00	
PROVIDENT INST FOR SVGS (2)	BOSTON, MA	FI	EMPLOYEE VISA	12.000 F	25	0	Y
PROVIDENT INST FOR SVGS (2)	BOSTON, MA	FI	VISA	14.900 F	25	25.00	Y
PROVIDENT INST FOR SVGS (2)	BOSTON, MA	FI	VISA GOLD	19.800 F	25	40.00	Y
PROVIDENT INSTN FOR SVNGS(3)	BOSTON, MA	FI	MASTERCARD PARTNERSHIP	19.900 F	25	13.00	
PROVIDENT INSTN FOR SVNGS(3)	BOSTON, MA	FI	MC GOLD PARTNERSHIP	19.800 F	25	35.00	
PROVIDENT INSTN FOR SVNGS(3)	BROCKTON, MA	FI	VISA CLASSIC	19.800 F	25	18.00	
PROVIDENT INSTN FOR SVNGS(3)	BOSTON, MA	FI	VISA GOLD PARTNERSHIP	19.800 F	25	35.00	
PROVIDENT INSTN FOR SVNGS(3)	BOSTON, MA	FI	VISA PARTNERSHIP	19.800 F	25	13.00	
ROCKLAND FEDERAL C.U.	ROCKLAND, MA	FI	VISA CLASSIC	15.000 F	30	20.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	GOLD MASTERCARD	15.840 V	25	40.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	AAA VISA	16.920 V	25	15.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	MASTERCARD GOLD	17.520 V	25	40.00	
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	VISA	17.520 V	25	22.00	
ROCKPORT NATIONAL BANK	ROCKPORT, MA	FI	MASTERCARD (15)	18.000 F	25	0	
S&W FEDERAL CREDIT UNION	BOSTON, MA	FI	VISA	14.500 F	25	15.00	
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	GOLD MASTERCARD	19.800 F	25	40.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	MASTERCARD	19.800 F	25	18.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA	19.800 F	25	18.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA	19.800 F	25	18.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA GOLD	19.800 F	25	40.00	Y
SEAMEN'S SAVINGS BANK (2)	PROVINCETOWN, MA	FI	MASTERCARD GOLD	17.500 F	30	45.00	
SEAMEN'S SAVINGS BANK (2)	PROVINCETOWN, MA	FI	MASTERCARD	19.800 F	30	20.00	
SECURITY STATE BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500 F	25	0	
SECURITY STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000 F	0	0	
SENTRY BANK	BARNSTABLE, MA	FI	MASTERCARD	19.800 F	25	18.00	
SENTRY BANK	BARNSTABLE, MA	FI	MASTERCARD GOLD	19.800 F	25	40.00	
SENTRY BANK	BARNSTABLE, MA	FI	VISA	19.800 F	25	18.00	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME		CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SENTRY BANK		BARNSTABLE, MA	FI	VISA GOLD	19.800	F 25	40.00	
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	GOLD MASTERCARD	15.840	V 25	31.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD	16.860	V 25	24.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	GOLD VISA	19.800	F 25	40.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD GOLD	15.840	V 25	36.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD	16.860	V 25	19.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	VISA CLASSIC	19.800	F 25	18.00	
SHREWSBURY MUN EMP FED. C.U.		SHREWSBURY, MA	FI	VISA-CLASSIC	15.000	F 25	12.00	
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F 25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F 25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F 25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F 25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	15.900	F 25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VA STATE GOLF ASSOC.-GOLD	16.500	V 25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	16.800	F 25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD GOLD	16.900	V 25	18.00	
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	16.800	F 25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	16.800	F 25	45.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.520	V 25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.520	V 25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.520	V 25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.520	V 25	20.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	17.700	F 25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/VISA GOLD	17.700	F 25	45.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	17.700	F 25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F 25	12.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MC GOLD/GOLD VISA	17.700	F 25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	17.700	F 25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	F 25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	18.000	F 25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/VISA GOLD	18.000	F 25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.000	F 25	24.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.000	F 25	15.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	18.000	F 25	24.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	18.000	F 25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	VISA/MASTERCARD	18.500	F 25	24.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	COLLEGE OF W&M	19.800	F 25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	19.800	F 25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	19.800	F 25	15.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 110C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/GOLD VISA	19.800	F 25	45.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	12.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD VISA	19.800	F 25	15.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	19.800	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F 25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	21.900	F 25	15.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	12.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	21.900	F 25	0	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	21.900	F 25	24.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC(25)	23.900	F 25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F 25	18.00	Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/VISA GOLD	18.000	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD (25)		F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	14.880	V 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	14.880	V 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	14.900	F 25	18.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	14.900	F 25	18.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ACAM. OF GEN DEN.-GOLD MC	15.900	V 25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	AM INST. OF CPA'S-GOLD	15.900	V 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	15.900	V 25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	15.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	V 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	15.900	V 25	18.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F 25	21.90	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	15.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	15.900	V 25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	15.900	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	SAILBOARD BOTH	16.500	V 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, MO	FI	VISA/MASTERCARD	16.500	V 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	16.500	F 25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	16.500	V 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN VA	FI	GOLD MASTERCARD	16.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN VA	FI	GOLD VISA	16.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	16.800	V 25	18.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F 25	18.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLENN ALLEN, VA	FI	VISA	16.800	V	25	18.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	16.800	V	25	18.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN VA	FI	VISA GOLD	16.800	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD	16.800	V	25	18.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	16.800	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/VISA	16.880	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.880	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.520	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.520	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.520	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.520	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.520	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	17.520	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.520	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	17.700		25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	17.700	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/VISA GOLD	17.700	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	17.700	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.800	F	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.800	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ACAD.GEN.DEN.-BOTH	17.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN VA	FI	MASTERCARD/VISA	17.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	ROCKWELL COLLECTORS	17.900	F	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD	18.000	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	18.000	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/VISA GOLD	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	UNITED COUNTIES-MC	18.000	F	25	15.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	UNITED COUNTIES-VISA	18.000	F	25	15.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	THE STEWART CARD	18.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	19.800	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	19.800	F	25	12.00	Y

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	19.800	F 25	9.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	UNITED COUNTIES-GOLD MC	19.800	F 25	35.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	UNITED COUNTIES-MC	19.800	V 25	15.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	UNITED COUNTIES-VISA	19.800	V 25	15.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	19.800	F 25	9.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	19.800	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	21.900	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD	21.900	F 25	20.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA	21.900	F 25	20.00	
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC(25)	21.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	23.900	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	45.00	Y
SOUTH SHORE BANK (146)	QUINCY, MA	FI	VISA GOLD	15.960	F 25	45.00	Y
SOUTH SHORE BANK (146)	QUINCY, MA	FI	MASTERCARD	17.880	F 25	25.00	Y
SOUTH SHORE BANK (146)	QUINCY, MA	FI	VISA	17.880	F 25	25.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	MASTERCARD GOLD	19.800	F 25	40.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	VISA	19.800	F 25	18.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	VISA GOLD	19.800	F 25	40.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	MASTERCARD	19.800	F 25	18.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	GOLD MASTERCARD	19.800	F 25	40.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	MASTERCARD	19.800	F 25	18.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	VISA	19.800	F 25	18.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
SPRINGFIELD INST. FOR SVG	SPRINGFIELD, MA	FI	VISA CLASSIC	15.650	V	25	25.00	Y
SPRINGFIELD INSTITUT. FR SAV	SPRINGFIELD, MA	FI	VISA GOLD	15.650	V	25	45.00	Y
ST ANTHONY/NEW BEDFORD FCU	NEW BEDFORD, MA	FI	VISA	16.000	F	25	0	
ST. JEAN'S CREDIT UNION	LYNN, MA	FI	MASTERCARD	14.500	F	25	0	
ST. JEAN'S CREDIT UNION	LYNN, MA	FI	VISA	14.500	F	25	0	
STANLEY BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
STANLEY BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
STATE BK OF WESTPHALIA (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
STATE BK WESTPHALIA (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
STATE ST. BK & TRUST CO	BOSTON, MA	FI	GOLD MASTERCARD	16.990	F	25	50.00	Y
STATE STREET BANK	SALINAS, CA	FI	MASTERCARD	15.000	F	25	25.00	
STATE STREET BANK	SALINAS, CA	FI	MASTERCARD	17.900	F	25	0	
STATE STREET BANK	SALINAS, CA	FI	VISA	17.990	F	25	35.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD		V	25	25.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD		V	25	25.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD	13.100	F	25	10.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD GOLD	13.100	F	25	30.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD	14.880	F	25	20.00	
STATE STREET BANK (1)	SALINAS, CA	FI	VISA	15.960	F	25	15.00	
STATE STREET BANK (1)	SALINAS, CA	FI	VISA	16.500	F	25	35.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD	16.990	F	25	25.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD	16.990	F	25	20.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD	16.990	F	25	10.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD GOLD	16.990	F	25	35.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD GOLD	16.990	F	25	50.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD GOLD	16.990	F	25	40.00	
STATE STREET BANK (1)	SALINAS, CA	FI	VISA	16.990	F	25	35.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD	17.300	F	25	18.00	
STATE STREET BANK (1)	SALINAS, CA	FI	VISA	17.600	F	25	0	
STATE STREET BANK (1)	SALINAS, CA	FI	VISA	17.600	F	25	0	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD	17.900	F	25	20.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD	17.900	F	25	20.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD	17.990	F	25	0	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD	17.990	F	25	25.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD	17.990	F	25	20.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD GOLD	17.990	F	25	40.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD GOLD	17.990	F	25	50.00	
STATE STREET BANK (1)	SALINAS, CA	FI	VISA	17.990	F	25	12.50	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
STERLING BANK	WALTHAM, MA	FI	GOLD MASTERCARD/GOLD VISA	19.800	F	25	40.00	
STERLING BANK	NEW CASTLE, DE	FI	VISA/MASTERCARD	19.800	F	25	18.00	
STRAWN STATE BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
STRAWN STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
STURGEON STATE BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
STURGEON STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
T I FEDERAL CREDIT UNION	ATTLEBORO, MA	FI	VISA	15.000	F	25	0	Y
TAUNTON FEDERAL CREDIT UNION	RAYNHAM, MA	FI	VISA	14.900	F	25	0	Y
TELEPHONE WORKERS' C.U.	BOSTON, MA	FI	VISA	14.000	F	25	12.00	
THE CITIZENS BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
THE CITIZENS BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
THE DOUGLAS BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
THE DOUGLAS BANK (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
THE GEORGE PEABODY CP BK (2)	DANVERS, MA	FI	MASTERCARD GOLD	17.500	F	30	45.00	
THE GEORGE PEABODY CP BK (2)	DANVERS, MA	FI	MASTERCARD	19.800	F	30	20.00	
THE GEORGE PEABODY CP BK (2)	DANVERS, MA	FI	VISA	19.800	F	30	20.00	
THE MASSACHUSETTS COMPANY	BOSTON, MA	FI	VISA AGENT BANK	16.560	F	25	18.00	
THE MASSACHUSETTS COMPANY	BOSTON, MA	FI	VISA AFFINITY GROUP	17.500	F	25	20.00	
THE MASSACHUSETTS COMPANY	BOSTON, MA	FI	MASTERCARD AGENT BANK	17.880	F	25	25.00	
THE MASSACHUSETTS COMPANY	BOSTON, MA	FI	MASTERCARD GOLD	18.000	F	25	40.00	
THIRD NTNL BK OF SEDALIA(13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
THIRD NTNL BK OF SEDALIA(13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
UMASS/5 COLLEGE FED. C.U.	AMHERST, MA	FI	VISA	14.900	F	25	15.00	Y
UNION SAVINGS BANK	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	
UNION SAVINGS BANK (13)	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
UNITED SAVINGS BANK	GREENFIELD, MA	FI	VISA/MASTERCARD	13.080	V	30	15.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	MASTERCARD	16.500	V	25	20.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	MASTERCARD GOLD	16.500	V	25	40.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	VISA	16.500	V	25	20.00	
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	VISA	19.800	F	25	18.00	Y
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	MASTERCARD	13.750	V	25	0	
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	VISA	13.750	V	25	0	
WEBSTER CREDIT UNION	WEBSTER, MA	FI	MASTERCARD	15.000	V	25	15.00	
WEBSTER CREDIT UNION	WEBSTER, MA	FI	VISA	15.000	V	25	15.00	
WELLESLEY COOPERATIVE (1)	TAUNTON, MA	FI	VISA CLASSIC	17.990	F	25	25.00	Y
WESTPORT FED. CREDIT UNION	WESTPORT, MA	FI	VISA	14.990	F	25	15.00	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
WOBURN MUN. EMP. FED. C.U.	WOBURN, MA	FI	VISA	14.000	F 25	14.00	
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA GOLD	14.880	V 25	40.00	Y
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA CLASSIC	15.600	V 25	20.00	Y
WORKER'S CREDIT UNION	FITCHBURG, MA	FI	VISA	15.500	F 25	15.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F 25	15.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	UNTD. BRO. HOOD CARP.	17.900	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.900	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WOMEN'S VISA	18.900	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	18.900	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	18.900	F 25	22.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	18.900	F 25	20.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	17.500	F 25	15.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F 25	15.00	Y
WORKING ASSETS FUNDING (14F)	SAN FRANCISCO, CA	FI	W.A. CREDIT BUILDER VISA	17.500	F 15	45.00	Y
WORKING ASSETS FUNDING SERV.	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F 25	20.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD, MA	FI	MASTERCARD	18.900	F 25	20.00	
WORONOCO SAVINGS BANK (14C)	WESTFIELD, MA	FI	VISA	18.900	F 25	20.00	
CITGO PETROLEUM CORP.	TULSA, OK	OT	CITGO PLUS	18.000	F 25	0	
FARM PLAN CORPORATION	MADISON, WI	OT	FARM PLAN	18.000	F 25	0	
FARM PLAN CORPORATION	MADISON, WI	OT	JOHN DEERE	18.000	F 21	0	
JC PENNEY NATIONAL BANK	HARRINGTON, DE	OT	VISA	18.500	F 30	15.00	
JCPENNEY NATIONAL BANK	WORCESTER, MA	OT	MASTERCARD	19.500	F 30	15.00	
JCPENNEY NATIONAL BANK	HARRINGTON, DE	OT	VISA	19.500	F 30	15.00	
JCPENNEY NATIONAL BANK	HARTFORD, CT	OT	MASTERCARD & VISA	21.500	F 30	20.00	
MELLON BANK (DE), NA	WILMINGTON, DE	OT	MASTERCARD	18.600	F 25	18.00	
MELLON BANK (DE), NA	WILMINGTON, DE	OT	VISA	18.600	F 25	18.00	
ALBERT STEIGER INC.	SPRINGFIELD, MA	RS	STEIGER CHARGE CARD	18.000	F 28	0	Y
ALDEN'S INC	ALLSTON, MA	RS	CUMMINGS	18.000	F 30	0	
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	RS	AMERICAN REMODELERS	15.950	F 30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	RS	NORTH AMERICAN VAN LINES	19.800	F 30	0	Y
AMERICAN GENERAL FINCL CNTER	EVANSVILLE, IN	RS	JEFFERSON HOME FURNITURE	21.900	F 30	0	
AMERICAN GENERAL FNCL CENTER	EVANSVILLE, IN	RS	AMERICAN REMODELERS	15.950	F 30	0	
AMERICAN GENERAL FNCL CENTER	EVANSVILLE, IN	RS	NORTH AMERICAN VAN LINES	19.800	F 30	0	
AMERICAN GENERAL FNCL CNTR	EVANSVILLE, IN	RS	JEFFERSON HOME FURNITURE	21.900	F 30	0	
ANN TAYLOR	NEW HAVEN, CT	RS	ANN TAYLOR	18.000	F 27	0	
BANK EAST	MANCHESTER NH	RS	DODGES AWAY	17.500	V 25	0	Y
BANK EAST	MANCHESTER, NH	RS	JACKSON LUMBER	17.500	V 25	0	Y
BANK EAST	MANCHESTER, NH	RS	MUTNER SHOE	17.500	V 25	0	Y
BANK EAST	MANCHESTER, NH	RS	BENSONS HARDWARE	21.000	F 25	0	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	CLAIR INTERNATIONAL	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	LEGAL SEAFOOD	18.000	F	25	0	
BROOKS BROTHERS	NEW YORK, NY	RS	BROOKS BROTHERS	18.000	F	27	0	
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	RS	GOOSE HUMMOCK SHOP	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	JOHNSON & PETERSON, INC.	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	RS	MEDCO SYSTEM	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MEDICINE SHOPPE	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MID CAPE HOME CENTERS	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	RS	POCASSET GOLF CLUB	18.000	F	25	0	Y
CAPE COD BANK AND TRUST CO.	SO. YARMOUTH, MA	RS	J & P PRESS	18.000	F	25	0	Y
CATHERINES, INC.	MEMPHIS, TN	RS	PS PLUS SIZES	18.000	F	27	0	
CITICORP RETAIL SERVICES	MELVILLE, NY	RS	BRADLEES	18.000	F	28	0	
CONOCO, INC.	PONCA CITY, OK	RS	CONOCO CREDIT CARD	18.000	F	25	0	
CWT SPECIALTY STORES INC.	ATTLEBORO, MA	RS	C.W.T. (15)	18.000	F	25	0	Y
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	EMPIRE (15)	18.000	F	30	0	
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	FRU'GALS	18.000	F	30	0	
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	GIBLFE'S (15)	18.000	F	30	0	
EXXON COMPANY, U.S.A.	HOUSTON, TX	RS	EXXON CARD	18.000	F	27	0	
FARM PLAN CORPORATION	MADISON, WI	RS	FARM PLAN	18.000	F	21	18.00	
FARM PLAN CORPORATION	MADISON, WZ	RS	JOHN DEERE	18.000	F	21	0	
FILENE'S	BOSTON, MA	RS	FILENE'S	18.000	F	30	0	Y
G. FOX & COMPANY	HARTFORD, CT	RS	BETTER LIVING ACCOUNT	18.000	F	30	0	
G. FOX & COMPANY	HARTFORD, CT	RS	FLEX	18.000	F	30	0	
GANTOS INC.	GRAND RAPIDS, MI	RS	GANTOS	1.500	F	30	0	
GORDON'S CNTMPRY STORES, INC	IRVING, TX	RS	GORDON'S	18.000	F	30	0	
GULF OIL CUMBERLAND FARMS	CANTON, MA	RS	GULFCARD	18.000	F	25	0	
JC PENNEY COMPANY, INC.	DALLAS, TX	RS	JCPENNEY	18.000	F	25	0	
JORDAN MARSH COMPANY	MASON, OHIO	RS	JORDAN MARSH	18.000	F	30	0	
LONDON'S INC.	ATTLEBORO, MA	RS	LONDON'S INC. (15)	18.000	F	31	0	
LORD & TAYLOR	NEW YORK, NY	RS	LORD & TAYLOR	18.000	F	25	0	
MOBIL OIL CREDIT CORP.	LENEXA, KS	RS	MOBIL (15)	18.000	F	25	0	
NATIONAL GRAND BANK	MARBLEHEAD, MA	RS	MASTERCARD	16.500	F	30	18.00	Y
NEIMAN-MARCUS	DALLAS, TX	RS	NEIMAN-MARCUS	18.000	F	30	0	
PIER 1 IMPORTS, INC.	FT. WORTH, TX	RS	PIER 1 IMPORTS	18.000	V	25	0	
PURITAN CLOTHING CO/CAPE COD	HYANNIS, MA	RS	PURITAN CLOTHING COMPANY	18.000	F	30	0	
SAGE-ALLEN & CO., INC.	HARTFORD, CT	RS	SAGE-ALLEN	18.000	F	25	0	
SAKS AND COMPANY	NEW YORK, NY	RS	SAKS FIFTH AVENUE	18.000	F	30	0	
SHELL OIL COMPANY	TULSA, OK	RS	SHELL CREDIT CARD	18.000	F	25	0	Y
SHELL OIL COMPANY	TULSA, OK	RS	SHELL SEL. CREDIT CARD	18.000	F	25	20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SUN REFINAN. & MARKET, CO.	TULSA, OKLAHOMA	RS	SUNOCO BLUE	18.000	F	25	0	
SUN REFINAN. & MARKET, CO.	TULSA, OKLAHOMA	RS	SUNOCO PRESTIGE	18.000	F	25	25.00	
SYMS	BETHEL, CT	RS	SYMS	18.000	F	26	0	
TALBOTS	HINGHAM, MA	RS	TALBOTS CHARGE	18.000	F	30	0	
TRIOMPHE FOURRURES INC.	NEW YORK, NEW YORK	RS	MAXIMILLIAN @ BLOOMINGDAL	18.000	F	25	0	Y
UNITED SAVINGS BANK	GREENFIELD, MA	RS	VISA	13.080	V	25	15.00	
WICKES LUMBER COMPANY	VERNON HILLS, IL	RS	WICKES LUMBER CO.	18.000	F	25	0	Y
THE COOP BK OF CONCORD	ACTON, MA	TE	MASTERCARD GOLD	17.900	F	25	36.00	
THE COOP BK OF CONCORD	ACTON, MA	TE	VISA	17.900	F	25	20.00	

FOOTNOTES:

BANK IS AGENT FOR:

(1) HOUSEHOLD BANK, NATIONAL ASSOCIATION, SALINAS, CA
(2) CHASE MANHATTAN BANK, WILMINGTON, DE
(3) NEWEST CARD SERVICES, DESMOINES, IOWA
(4) MELLON BANK, WILMINGTON, DE
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
(8) UNITED SAVINGS BANK, MANCHESTER, NH
(9) PNC NATIONAL BANK, WILMINGTON, DE
(10) CITIZENS FIDELITY BANK AND TRUST, LOUISVILLE, KY
(11) STONEY BANK VIRGINIA, GLEN ALLEN, VA
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, LINCOLNSHIRE, IL
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) SHAWMUT BANK, BOSTON, MA
(14B) IBAA BANCARD
(14C) MBNA AMERICA, NEWARK, DE
(14D) CITIBANK, NEW YORK, NY
(14E) MARYLAND BANK, N.A., BALTIMORE, MD
(14F) ANB NATIONAL BANK, NEW YORK, NY
(14G) BANCOHIO NATIONAL BANK, COLUMBUS, OH
(14H) FIRST WACHOVIA BANK, ATLANTA, GA

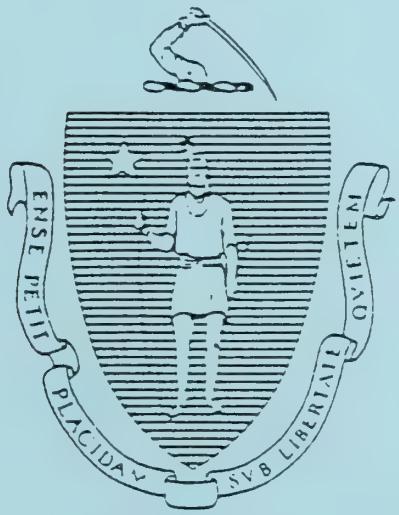
(15) 19 / 12% @ $500
(16) 17.9 / 14.9% @ $900
(17) 16 / 15% @ $1000
(18) 16.7 / 15.7% @ $1000
(19) 17.5 / 10% @ $1000
(20) 17.9 / 16.4% @ $2500
(21) MC / VISA both for $21.00
(22) MC / VISA both for $25.00
(23) 18 / 16 / 15% @ $2500 / $10,000
(24) 10.5 / 10 / 9.5% @ $1000 / $2500
(25) 17.7 / 16.9 / 15.9 @ $1500 / $2500
(26) 16.9 / 15.9% @ $900
(27) MC / VISA both for $22.00
(28) MC / VISA both for $24.00
(29) MC / VISA both for $20.00
(30) MC / VISA both for $12.00
(31) $1.50 in those month with debit activity
(32) MC / VISA both for $18.00
(33) 22 / 20% @ $1200
(34) 20.0 / 18.0% @ $1200

MASS. R1.12: 991/4

The Commonwealth of Massachusetts

OFFICE OF

COMMISSIONER OF BANKS



GOVERNMENT DOCUMENT COLLECTION
AUG 3 1992
University of Massachusetts Depository Copy

QUARTERLY

CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS

CHAPTER 140

SECTION 114C

As of December 31, 1991

William F. Weld
Governor

Michael C. Hanson
Commissioner

Published by the Office of the Secretary of State,
Michael J. Connolly, Secretary

1.25

[illegible]

[illegible] NAME	[illegible]	[illegible] TYPE	[illegible] NAME	A.P.P. PAYABLE	GRACE PERIOD	ANNUAL FEE	[illegible] LIST
[illegible]	[illegible]	[illegible]	[illegible]	17,000	F 25	20.00	Y
[illegible]	[illegible]	[illegible]	[illegible] PLUS	[illegible]	F 25	15.00	
[illegible]	[illegible]	[illegible]	[illegible] RECORD GOLD	19,000	F 25	40.00	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	F 25	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	F 25	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	F [illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible] FIRST [illegible]	[illegible]	[illegible]	[illegible]	Y
[illegible]	[illegible]	[illegible]	[illegible] MASTERPLAN	17,000	F 20	[illegible]	Y
[illegible]	[illegible]	[illegible]	[illegible] CARD [illegible]	[illegible]	F 20	0	Y
[illegible]	[illegible]	[illegible]	[illegible] MASTERCARD	[illegible]	[illegible]	[illegible]	Y
[illegible]	[illegible]	[illegible]	[illegible] CARD [illegible]	[illegible]	F 20	[illegible]	Y
[illegible]	[illegible]	[illegible]	[illegible]	17,900	F 20	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	F [illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible] CARE VISA	[illegible]	[illegible]	[illegible]	Y
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]				
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	F [illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	17,900	[illegible]		
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	F 20	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible] MASTERCARD	[illegible]	F [illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]		F 25	10.00	Y
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	F [illegible]	10.00	Y
[illegible]	[illegible]	[illegible]	[illegible] GOLD	19,000	F 20	40.00	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	F 25	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible] PLUS GOLD	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible] MASTERCARD	19,000	F 25	45.00	Y
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]				
[illegible]	[illegible]	[illegible]	[illegible]				
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	
[illegible]	[illegible]	[illegible]	[illegible] UPGRADE CLASSIC	[illegible]		[illegible]	
[illegible]	[illegible]	[illegible]	[illegible] PLAN		F 20	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]				
[illegible]	[illegible]	[illegible]	[illegible]				
[illegible]	[illegible]	[illegible]	[illegible]				

[illegible]

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 110C

AS OF DECEMBER 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
CAMBRIDGE TRUST COMPANY	CAMBRIDGE, MA	FI	MASTERCARD	16.450	F	25	21.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	BUSINESS MASTERCARD	15.000	V	25	[illegible]	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	FI	EMPLOYEE MASTERCARD	16.800	V	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD	17.900	V	25	20.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD GOLD	18.000	V	25	40.00	Y
CAPE COD BANK & TRUST CO	SO. YARMOUTH, MA	FI	VISA MASTERCARD	15.000	V	25	20.00	Y
CAPE COD FEDERAL C.U.	FALMOUTH, MA	FI	VISA CLASSIC	[illegible]	F	25	15.00	Y
CENTURY BANK & TRUST CO.	MEDFORD, MA	FI	MASTERCARD	16.900	F	25	20.00	Y
CENTURY BANK/SUFFOLK	MEDFORD, MA	FI	MASTERCARD	16.900	F	25	20.00	Y
CENTURY NORTH SHORE BK/TRUST	LYNN, MA	FI	MASTERCARD	16.900	F	25	20.00	Y
CHADWICK FEDERAL C.U.	NORWOOD, MA	FI	VISA	15.000	F	25	12.00	
CHASE MANHATTAN BANK (THE)	WILMINGTON, DE	FI	MASTERCARD	19.800	F		20.00	
CHEVY CHASE FED SAVINGS BANK	FREDERICK, MD	FI	CHEVY CHASE BUSINESSCARD	17.900	V	25	40.00	
CHEVY CHASE FED SAVINGS BANK	FREDERICK MD	FI	[illegible]	18.[illegible]	V	25	[illegible]	Y
CHEVY CHASE FSB	FREDERICK, MD	FI	CHEVY CHASE GOLD	17.900		25	[illegible]	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	[illegible] MASTERCARD	[illegible]	[illegible]	[illegible]	[illegible]	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	MASTERCARD	19.800	F	25	[illegible]	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA	19.800	F	25	[illegible]	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	MASTERCARD	16.900	F	25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA (AMA)	16.[illegible]	F	25	15.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA BUSINESS CARD	13.[illegible]	V	25	[illegible]	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA CLASSIC	16.900	F	25	[illegible]	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA GOLD	[illegible]	V	25	[illegible]	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	[illegible]	[illegible]	F	25	[illegible]	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	VISA	[illegible]	F	25	[illegible]	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	VISA GOLD	[illegible]	F	25	40.00	Y
COLONIAL BANK & TRUST CO.	WORCESTER, MA	FI	CENTURY MASTERCARD	11.500	V	25	20.00	
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	MASTERCARD	16.500	F	25	20.00	
COMMERCE BANK AND TRUST CO.	WORCESTER, MA	FI	CENTURY VISA	11.500	V	25	[illegible]	Y
COMMERCE BANK AND TRUST CO.	WORCESTER, MA	FI	VISA, MR. PRESIDENT LABEL	11.500	V	[illegible]	20.00	Y
COMMERCE BANK AND TRUST CO.	WORCESTER, MA	FI	PRIME GROUP MASTERCARD	11.500	V	25	[illegible]	Y
COMMERCE BANK AND TRUST CO.	WORCESTER, MA	FI	PRIME GROUP VISA	11.[illegible]	V	25	[illegible]	Y
COMMERCE BANK AND TRUST CO.	WORCESTER, MA	FI	VISA CLASSIC	16.500	F	[illegible]	[illegible]	Y
COMMERCIAL BANK OF OMAHA	KANSAS CITY, MO	FI	[illegible]	[illegible]	F	0	0	
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	[illegible]	21.[illegible]	[illegible]	[illegible]	0	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	BUSINESS [illegible]	21.400	F	0	0	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	[illegible]	16.[illegible]	F	[illegible]	[illegible]	
[illegible] BANK OF OMAHA	KANSAS CITY, MO	FI	VISA GOLD	[illegible]	F	25	[illegible]	

[illegible]
MASSACHUSETTS GENERAL [illegible]
[illegible]

BANK NAME	CITY/STATE	CARI TYPE	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	OTHER [illegible]
[illegible]	WILMINGTON, [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
CAMBRIDGE BANK & TRUST (3)	WATERTOWN, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
CAMBRIDGE BANK & TRUST (3)	BOSTON, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] (14C)	ACTON, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] BANK OF CONCORD (14C)	DARTMOUTH, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
[illegible] BANK OF CONCORD (14C)	ACTON, [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
[illegible] BANK OF CONCORD (14C)	ACTON, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
[illegible] STORE BANK (13)	KANSAS [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
CORNERSTONE BANK (3)	DERRY, NH	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
CORNERSTONE BANK (3)	DERRY, NH	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
CORNERSTONE BANK (3)	DERRY, NH	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
COUNTRY BANK FOR SVGS (14C)	WARE, [illegible]	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
CRESTAR BANK	RICHMOND, VA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
CRESTAR BANK	RICHMOND, VA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
CRESTAR BANK	RICHMOND, VA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
CRESTAR BANK	RICHMOND, VA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
CRESTAR BANK	RICHMOND, VA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
DIRECT FEDERAL CREDIT UNION	NEEDHAM HTS, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
EASTERN BANK	LYNN, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
[illegible]	LOWELL MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
ENTERPRISE BANK AND TRUST CO	LOWELL, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
FALL RIVER 5 CENTS SVGS (6)	FALL RIVER, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
FALL RIVER 5 CENTS SVGS (6)	FALL RIVER, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
FALL RIVER 5 CENTS SVGS (6)	FALL RIVER, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible] CARD ISSUE REPORT

[illegible]

AS OF DECEMBER [illegible]

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R.	ANN FEE	GRACE DAYS	OTHER FEES
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible]

[illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

REPORT DATE 06/03/92 QUARTERLY CREDIT CARD ISSUER'S REPORT PAGE [illegible]

MASSACHUSETTS DEPARTMENT OF JUSTICE DIVISION OF INSURANCE

AS OF DECEMBER [illegible], 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	GOLD MASTERCARD	[illegible]	F	25	40.00	Y
LUZO COMMUNITY BANK (2)	NEW BEDFORD, MA	FI	MASTERCARD	[illegible]	F	[illegible]	[illegible]	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA	19.900	F	25	18.00	Y
LUZO COMMUNITY BANK (2)	NEW BEDFORD, MA	FI	VISA GOLD	[illegible]	F	[illegible]	[illegible]	
M.I.T. EMPLOYEES FED. C.U.	CAMBRIDGE, MA	FI	VISA	[illegible]	F	25	[illegible]	
MA COM FED. C.U.	BURLINGTON, MA	FI	VISA	[illegible]	[illegible]	[illegible]	[illegible]	
MALDEN TRUST COMPANY	MALDEN, MA	FI	VISA GOLD	[illegible]	F	25	18.00	Y
MALDEN TRUST COMPANY (3)	MALDEN MA	FI	MASTERCARD	[illegible]	F	25	18.00	Y
MALDEN TRUST COMPANY (3)	MALDEN, MA	FI	[illegible]	[illegible]	F	25	40.00	Y
MALDEN TRUST COMPANY (3)	MALDEN MA	FI	VISA GOLD	[illegible]	F	25	40.00	Y
MANUFACTURERS BK WILMINGTON	NEWARK, DE	FI	[illegible]	[illegible]	V	0	0	Y
MANUFACTURERS BK - WILMINGTON	NEWARK, DE	FI	VISA	[illegible]	V	0	0	Y
MARLBOROUGH COOP BANK (2)	MARLBORO, MA	FI	MASTERCARD GOLD	17.500	F	30	[illegible]	
MARLBOROUGH COOP BANK (2)	MARLBORO, MA	FI	MASTERCARD	19.800	F	30	[illegible]	
MARTHAS VINEYARD NATIONAL BK	VINEYARD HAVEN, MA	FI	MASTERCARD	18.900	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD AFFINITY GRPS.	[illegible]	F	[illegible]	[illegible]	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD	17.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F	25	[illegible]	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	[illegible]	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	[illegible]	F	25	[illegible]	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GRPS	16.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AGENT BANK	17.980	F	25	25.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	17.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLF	16.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD.	16.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	18.000	F	25	[illegible]	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	16.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA AFFINITY GROUP	17.500	F	25	20.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA AFFINITY GRP.	17.500	F	25	25.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA AGENT BANK	16.560	F	25	18.[illegible]	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA AGENT BANK	[illegible]	F	25	15.[illegible]	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA GOLD	[illegible]	F	25	[illegible]	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA GOLD	[illegible]	F	[illegible]	[illegible]	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA [illegible]	15.900	[illegible]	25	[illegible]	
MECHANICS BANK	WORCESTER, MA	FI	[illegible]	[illegible]	F	[illegible]	[illegible]	Y
MERCHANTS BANK	NEWARK, NJ	FI	VISA GOLD	[illegible]	F	[illegible]	[illegible]	[illegible]
MERIDIAN BANK	WATERTOWN, MA	FI	VISA [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
[illegible]	[illegible]	FI	VISA	[illegible]	[illegible]	[illegible]	[illegible]	

[illegible]

[illegible]

BANK NAME	CITY/STATE	CARD TYPE	GOLD MEM	[illegible]	[illegible]	[illegible]	OTHER FEE
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	THREE [illegible], MO	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	SPRINGFIELD, MO	[illegible]	GOLD [illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	SPRING HILL, MO	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	SPRING [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	FAIRHAVEN, [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	MARBLEHEAD, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	VISA	[illegible]	[illegible]	[illegible]	
[illegible]	CHARLES TOWN, WV	[illegible]	VISA	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	GOLD [illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	VISA	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	WEST DES MOINES, IA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	WEST DES MOINES, IA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	WEST DES MOINES, IA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	WEST DES MOINES, IA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	OAK BROOK, IL	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	OAK BROOK, IL	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	OAK BROOK, IL	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	OAK BROOK, IL	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	OAK BROOK, IL	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	OAK BROOK, IL	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	OAK BROOK, IL	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	OAK BROOK, IL	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	

[illegible]

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	[illegible]	GRACE	GRACE	OTHER
ORANGE SAVINGS BANK (3)	ORANGE, MA	F1	GOLD MASTERCARD	[illegible]	[illegible]	[illegible]	[illegible]
ORANGE SAVINGS BANK (3)	ORANGE, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
ORANGE SAVINGS BANK (3)	ORANGE, MA	[illegible]	VISA	[illegible]	[illegible]	[illegible]	[illegible]
ORANGE SAVINGS BANK (3)	ORANGE, MA	F1	VISA GOLD	[illegible]	[illegible]	[illegible]	[illegible]
PARK NATIONAL BANK	NEWARK, OH	F1	[illegible]	[illegible]	[illegible]	[illegible]	
PARK NATIONAL BANK	NEWARK, OH	F1	VISA	[illegible]	[illegible]	[illegible]	
PARK NATIONAL BANK	NEWARK, OH	F1	VISA GOLD	[illegible]	[illegible]	[illegible]	
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	F1	[illegible]	[illegible]	[illegible]	[illegible]	
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	F1	MASTERCARD	[illegible]	[illegible]	[illegible]	[illegible]
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	F1	VISA	[illegible]	[illegible]	[illegible]	[illegible]
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	F1	VISA GOLD	[illegible]	[illegible]	[illegible]	[illegible]
PIONEER FIN. A CO-OP BANK (3)	MALDEN, MA	F1	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
PIONEER FIN. A CO-OP BANK (3)	MALDEN, MA	F1	GOLD MASTERCARD	[illegible]	[illegible]	[illegible]	[illegible]
PIONEER FIN. A CO-OP BK (3)	CAMBRIDGE, MA	F1	VISA GOLD	[illegible]	[illegible]	[illegible]	[illegible]
PIONEER FINAN. A CO-OP BANK	MALDEN, MA	F1	VISA CLASSIC	[illegible]	[illegible]	[illegible]	[illegible]
PITTSFIELD GE EMP. C. U.	PITTSFIELD, MA	F1	VISA	[illegible]	[illegible]	[illegible]	
PLYMOUTH COUNTY SVGS. BNK	WEST WAREHAM, MA	F1	VISA	[illegible]	[illegible]	[illegible]	
PLYMOUTH SAVINGS BANK	MIDDLEBORO, MA	F1	MASTERCARD	[illegible]	[illegible]	[illegible]	
PLYMOUTH SAVINGS BANK	MIDDLEBORO, MA	F1	MASTERCARD GOLD	[illegible]	[illegible]	[illegible]	
PLYMOUTH SAVINGS BANK (4)	MIDDLEBORO, MA	F1	VISA	[illegible]	[illegible]	[illegible]	[illegible]
PLYMOUTH SAVINGS BANK (4)	MIDDLEBORO, MA	F1	VISA GOLD	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] (3)	BOSTON, MA	F1	FAMILYFI VISA	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] (3)	BOSTON, MA	F1	VISA	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	BOSTON, MA	F1	VISA GOLD	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	BOSTON, MA	F1	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	ROCKLAND, MA	F1	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	ROCKLAND, MA	F1	MASTERCARD	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	ROCKLAND, MA	F1	BOARD GOLD	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	ROCKLAND, MA	F1	VISA	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	ROCKLAND, MA	F1	BOARD	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	BOSTON, MA	F1	VISA	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	SANDWICH, MA	F1	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	SANDWICH, MA	F1	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	SANDWICH, MA	F1	VISA	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	SANDWICH, MA	F1	VISA	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	F1	VISA	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	F1	VISA GOLD	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	BREWER, ME	F1	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

BANK NAME		CITY/STATE	INST TYPE	CARD TYPE	A.P.R.		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	GOLD MASTERCARD	[illegible]	F	25	20.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	GOLD VISA	19.800	F	25	[illegible]	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	[illegible]	19.800	F	25	15.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD-GOLD	19.800	F	25	20.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	VISA CLASSIC	19.800	F	25	[illegible]	
[illegible]		[illegible], MA	FI	VISA-CLASSIC	15.900	[illegible]	[illegible]	12.00	
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	[illegible]	[illegible]	[illegible]	[illegible]	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	[illegible]	F	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	[illegible]	F	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	[illegible]	F	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	[illegible]	F	[illegible]	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	[illegible]	F	[illegible]	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	[illegible]	F	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	[illegible]	F	25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	[illegible]	F	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	[illegible]	F	25	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD-GOLD VISA	[illegible]	F	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD-GOLD VISA	[illegible]	F	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC-GOLD VISA	[illegible]	F	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC-GOLD VISA	[illegible]	F	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC-GOLD VISA	[illegible]	F	25	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC-GOLD VISA	[illegible]	F	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC-GOLD VISA	[illegible]	F	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD VISA-GOLD MASTERCARD	[illegible]	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD VISA-GOLD MC	[illegible]	F	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD-VISA	[illegible]	[illegible]	[illegible]	18.00	
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD-VISA	[illegible]	[illegible]	25	18.00	
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD-VISA	[illegible]	F	[illegible]	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD-VISA	[illegible]	F	25	[illegible]	[illegible]
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD-VISA	[illegible]	F	25	[illegible]	[illegible]
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD-VISA	[illegible]	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD-VISA	16.800	F	25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD-VISA	[illegible]	F	25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD-VISA	16.800	F	25	20.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD-VISA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD-VISA	16.800	F	25	[illegible]	[illegible]
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD-VISA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

MASSACHUSETTS GENERAL LAW CHAPTER 140 SECTION 114C

[illegible] 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEE
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD M.	14.[illegible]	Y	25	[illegible] Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD M	14.900	Y	25	[illegible] Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA PASSPORT	14.[illegible]	Y	25	[illegible] Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA [illegible]	14.900	Y	25	[illegible] Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTER	15.[illegible]	Y	25	[illegible] Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA [illegible]	[illegible]	Y	25	[illegible] Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	15.[illegible]	Y	25	[illegible] Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	[illegible] STERLING	15.[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	17.[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/ VIRGINIA	GLEN ALLEN, VA	FI	M. GOLD VISA CPU	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	16.[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible] MASTERCARD GOLD VISA	21.[illegible]	Y	25	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible] MASTERCARD GOLD	[illegible]	Y	25	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible] MASTERCARD GOLD VISA	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD GOLD VISA	14.900	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible] MASTERCARD [illegible] VISA	[illegible]	Y	25	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	17.[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible] VISA	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible] VISA	17.900	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	25	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible] MASTERCARD VISA	[illegible]	Y	[illegible]	15.00 Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	[illegible]	Y	[illegible]	[illegible] Y

QUARTERLY CREDIT CARD ISSUER'S REPORT

PURSUANT TO [illegible] LAWS CHAPTER 140 SECTION 11[illegible]

AS OF DECEMBER 31, [illegible]

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. [illegible]	GRACE [illegible]	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	35.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	0
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	25.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MASTER	12.500	F	25	40.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MASTER	12.500	V	25	36.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MASTER	13.400	V	25	18.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MASTER	14.500	V	25	18.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	17.700	F	25	17.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	18.000	F	25	18.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA	21.900	F	25	18.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD /VISA GOLD	19.800	F	25	25.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/GOLD VISA	18.400	V	25	40.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	18.900	V	25	0
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	19.400	V	25	18.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	19.400	V	25	24.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	19.900	V	25	20.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	20.000	V	25	30.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	20.000	V	25	0
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	20.400	V	25	0
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	20.400	V	25	18.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	20.400	V	25	20.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	20.400	V	25	24.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	20.400	V	25	40.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	21.900	F	25	18.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER/VIS	21.900	F	25	35.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER/VISA	17.800	F	25	25.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER/VISA	22.900	F	25	24.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	14.900	V	25	18.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	15.300	V	25	18.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	15.900	V	25	18.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	17.880	F	25	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	18.000	F	25	18.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	18.000	F	25	24.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	18.000	V	25	20.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	18.000	V	25	30.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	18.300	V	25	18.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	18.400	V	25	30.00
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	[illegible]	F	25	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	[illegible]	F	25	[illegible]

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF [illegible]

BANK NAME	CITY, STATE	CARD TYPE	CARD NAME	A.P.R. COMPARABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD GOLD/VISA GOLD	[illegible]	F 25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD GOLD/VISA GOLD	[illegible]	[illegible] 25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD GOLD/VISA GOLD	21.[illegible]	[illegible] 25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD GOLD/VISA GOLD	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD GOLD/VISA GOLD	21.[illegible]	[illegible] 25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD GOLD/VISA GOLD	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible] 25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible] 25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible] 25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	14.5[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	14.[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	F 25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	F [illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible] 25	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	F [illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	F 25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible] 25	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	NEWARK, DE	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	F 25	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FT	MASTERCARD/VISA	[illegible]	[illegible]	[illegible]	[illegible]

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	[illegible]	[illegible]	[illegible]	[illegible] FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	14.500	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	14.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	14.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	14.500	V	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	18.900	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	19.900	F	25	1.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	20.400	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	20.400	V	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	[illegible]	V	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	21.900	F	25	21.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	23.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	23.900	F	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	23.900	F	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	[illegible]	F	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	23.900	F	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN VA	FI	VISA GOLD/MASTERCARD GOLD	17.900	F	25	21.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTERCARD GOLD	18.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTERCARD GOLD	19.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	17.900	F	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	21.900	F	25	21.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTER	15.900	V	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTER	16.200	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTER	18.000	V	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTER	21.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTER	21.900	F	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	12.900	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	12.900	V	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	[illegible]	V	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	V	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	[illegible]	V	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	[illegible]	V	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	[illegible]	V	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	[illegible]	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	[illegible]	V	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	[illegible]	V	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	[illegible]	V	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	[illegible]	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	F	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	[illegible]	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.[illegible]	F	[illegible]	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	[illegible]	F	25	45.00	Y

REPORT DATE [illegible]

[illegible]

AS OF DECEMBER 31, [illegible]

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. PERCENT		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	V	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	[illegible]	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	[illegible]	[illegible]	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	V	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	V	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	V	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	V	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	V	[illegible]	[illegible]	[illegible]
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SOUTH SHORE BANK (1)	QUINCY, MA	FI	MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
SOUTH SHORE BANK (1)	QUINCY, MA	FI	VISA	[illegible]	[illegible]	[illegible]	[illegible]	Y
SOUTH SHORE BANK (1)	QUINCY, MA	FI	VISA GOLD	[illegible]	I	[illegible]	[illegible]	Y
SOUTH WEYMOUTH SAVINGS (1)	SO. WEYMOUTH, MA	FI	[illegible]	[illegible]	I	[illegible]	[illegible]	Y
SOUTH WEYMOUTH SAVINGS (1)	SO. WEYMOUTH, MA	FI	VISA	[illegible]	I	[illegible]	[illegible]	Y
SOUTH WEYMOUTH SAVINGS (1)	SO. WEYMOUTH, MA	FI	VISA GOLD	[illegible]	I	[illegible]	[illegible]	Y
SOUTH WEYMOUTH SAVINGS (1)	SO. WEYMOUTH, MA	FI	MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
[illegible] (1)	BROCKTON, MA	FI	GOLD MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
[illegible] (1)	BROCKTON, MA	FI	MASTERCARD	[illegible]	I	[illegible]	[illegible]	Y
[illegible] (1)	BROCKTON, MA	FI	VISA	[illegible]	I	25	[illegible]	Y
[illegible] (1)	BROCKTON, MA	FI	VISA GOLD	[illegible]	I	[illegible]	[illegible]	Y
SPRINGFIELD INST. FOR SAV.	SPRINGFIELD, MA	FI	VISA CLASSIC	[illegible]	[illegible]	25	[illegible]	Y
SPRINGFIELD INSTITUT. FOR SAV.	SPRINGFIELD, MA	FI	VISA GOLD	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF DECEMBER 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. PURCHASES	GRACE PERIOD	ANNUAL FEE	OTHER FEES
ST. JEAN'S CREDIT UNION	LYNN, MA	FI	MASTERCARD	13.500	F	25	10.00	
ST. JEAN'S CREDIT UNION	LYNN, MA	FI	VISA	14.500	F	25	10.00	
STATE STREET BANK	SALINAS, CA	FI	MASTERCARD	17.900	F	25	0	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD	14.90	F	25	10.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD GOLD	17.900	F	25	35.00	
STATE STREET BANK (1)	SALINAS, CA	FI	MASTERCARD GOLD	17.900	F	25	50.00	
STERLING BANK	WALTHAM, MA	FI	GOLD MASTERCARD/GOLD VISA	19.900	F	25	40.00	
STERLING BANK	NEW CASTLE, DE	FI	VISA/BEST BUYS	19.900	F	25	[illegible]	Y
T I FEDERAL CREDIT UNION	ATTLEBORO, MA	FI	VISA	15.900	F	25	0	Y
TAUNTON FEDERAL CREDIT UNION	RAYNHAM, MA	FI	VISA	15.900	F	25	0	Y
TELEPHONE WORKERS' C.U.	BOSTON, MA	FI	VISA	14.900	F	25	12.00	
UMASS/5 COLLEGE FED. C.U.	AMHERST, MA	FI	VISA	14.900	F	25	11.00	Y
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	[illegible]	13.[illegible]	F	[illegible]	0	
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	VISA	14.50	F	25	0	
WEBSTER CREDIT UNION	WEBSTER, MA	FI	MASTERCARD	15.900	F	25	11.00	
WEBSTER CREDIT UNION	WEBSTER, MA	FI	VISA	15.900	F	25	11.00	
WESTPORT FED. CREDIT UNION	WESTPORT, MA	FI	VISA	14.900	F	25	12.00	
WORCESTER CENTRAL FED. C.U.	WORCESTER, MA	FI	VISA CLASSIC	13.500	F	25	0.00	
WORKER'S CREDIT UNION	FITCHBURG, MA	FI	VISA	15.900	F	25	12.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	VISA, BUS. BUD. PROD CARD.	17.900	F	25	[illegible]	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASS. CP BUILDER V	[illegible]	F	15	[illegible]	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS GOLD VISA	19.900	F	25	[illegible]	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.900	F	25	[illegible]	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.900	F	25	[illegible]	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.[illegible]	F	[illegible]	15.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS [illegible]	1[illegible]	F	[illegible]	[illegible]	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	U.A. BUSINESS MASTERCARD	18.[illegible]	F	[illegible]	[illegible]	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	[illegible]	F	[illegible]	[illegible]	Y
WUPONDCO COMMUNITY BANK (14C)	WESTFIELD, MA	FI	VISA/MASTERCARD	19.[illegible]	F	[illegible]	20.00	
ALBERT LEWIS INC.	SPRINGFIELD, MA	RS	STELLER CHARGE CARD	19.900	F	20	0	Y
ALDENS INC.	ALLSTON MA	RS	CUNNINGS	18.900	F	30	0	
ARMSTRONG [illegible] CENTER	EVANSVILLE, IN	RS	HALL [illegible]	[illegible]	F	30	[illegible]	
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	RS	AMERICAN [illegible]	15.900	F	30	[illegible]	Y
AMERICAN GENERAL FINL CENTER	EVANSVILLE, IN	RS	[illegible]	21.900	F	30	[illegible]	
AMERICAN GENERAL FINL CENTER	EVANSVILLE, IN	RS	AMERICAN [illegible]	19.900	F	30	0	
AMERICAN GENERAL FINL CENTER	EVANSVILLE, IN	RS	MACHELLE FURNITURE	19.900	F	30	[illegible]	
AMERICAN GENERAL FINL CENTER	EVANSVILLE, IN	RS	MARTIN AMERICAN MOBILINES	19.900	F	[illegible]	[illegible]	
ANN TAYLOR	NEW HAVEN, CT	RS	ANN TAYLOR	[illegible]	F	20	0	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	BAYBANK [illegible]	19.900	F	25	[illegible]	
[illegible]	[illegible]	[illegible]	CLUB INTERNATIONAL	[illegible]	F	25		

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	BURLINGTON, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
BAYLOR [illegible]	BURLINGTON, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	25		
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible], INC.	MEMPHIS, TN	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] RETAIL SERVICES	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible] SPECIALTY SHOPS INC.	ATTLEBORO, MA	[illegible]	C.A.T.	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
CARTER CLOTHING COMPANY	TOPSFIELD, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
CARTER CLOTHING COMPANY	TOPSFIELD, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
CARTER CLOTHING COMPANY	TOPSFIELD, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible]	HOUSTON, TX	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible]	BOSTON, MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] FOX & COMPANY	HARTFORD, CT	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible] FOX & COMPANY	HARTFORD, CT	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] INC.	GRAND RAPIDS, MI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] ELECTRIC CAP. CORP.	CINCINNATI, OH	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] ELECTRIC CAP. CORP.	CINCINNATI, OH	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] ELECTRIC CAP. CORP.	ROSWELL, GA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] ELECTRIC CAP. CORP.	CINCINNATI, OH	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible] ELECTRIC CAP. CORP.	ROSWELL, GA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] ELECTRIC CAP. CORP.	CINCINNATI, OH	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible] ELECTRIC CAP. CORP.	CINCINNATI, OH	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] ELECTRIC CAP. CORP.	CINCINNATI, OH	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible] ELECTRIC CAP. CORP.	ROSWELL, GA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] ELECTRIC CAP. CORP.	CINCINNATI, OH	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] STATE BANK	SIOUX FALLS, SD	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] STATE BANK	SIOUX FALLS, SD	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] STATE BANK	SIOUX FALLS, SD	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] STATE BANK	SIOUX FALLS, SD	[illegible]	[illegible]	[illegible]	[illegible]	25	[illegible]	
[illegible] STATE BANK	SIOUX FALLS, SD	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible] STATE BANK	SIOUX FALLS, SD	[illegible]	[illegible]	[illegible]	[illegible]	25	[illegible]	
[illegible] STATE BANK	SIOUX FALLS, SD	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	

REPORT DATE 06/02/92 QUARTERLY CREDIT CARD ISSUER'S REPORT PAGE [illegible]

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 12C

AS OF DECEMBER 31, 1991

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
JORDAN MARSH COMPANY	BOSTON, MA	PS	JORDAN MARSH	[illegible]	[illegible]	[illegible]	
LORD & TAYLOR	NEW YORK, NY	PS	LORD & TAYLOR	[illegible]	[illegible]	[illegible]	
MOBIL OIL CREDIT CORP.	LENEXA, KS	PS	MOBIL	[illegible]	[illegible]	[illegible]	
MERRIMACK MAC,INC	BOSTON, MA	PS	[illegible]	[illegible]	[illegible]	[illegible]	
MONEYS: BANK IOWA NA	WEST DES MOINES, IA	PS	MONEY [illegible]	[illegible]	[illegible]	[illegible]	Y
MONEYS: BANK IOWA NA	WEST DES MOINES, IA	PS	MONEY [illegible]	[illegible]	[illegible]	10.00	Y
MONEYS: BANK IOWA NA	WEST DES MOINES, IA	PS	MONEY DOLLAR [illegible]	[illegible]	[illegible]	[illegible]	Y
PIER 1 IMPORTS, INC.	FT. WORTH, TX	PS	PIER 1 IMPORTS	[illegible]	[illegible]	[illegible]	
NANTUCKET CLOTHING & CAFE LTD	HYANNIS, MA	PS	NANTUCKET [illegible]	[illegible]	[illegible]	[illegible]	
ROMM & COMPANY, INC.	BROCKTON, MA	PS	ROMM	[illegible]	[illegible]	[illegible]	
SAGE-ALLEN & CO., INC.	HARTFORD, CT	PS	SAGE ALLEN	[illegible]	[illegible]	[illegible]	
SAKS AND COMPANY	NEW YORK, NY	PS	SAKS FIFTH AVENUE	[illegible]	[illegible]	[illegible]	
SHELL OIL COMPANY	TULSA, OK	PS	SHELL CREDIT CARD	[illegible]	[illegible]	[illegible]	Y
SUN COMPANY, INC. (R&M)	TULSA, OKLAHOMA	PS	SUNOCO PRIVILEGE	[illegible]	[illegible]	[illegible]	
SUN REFINING & MARKET, CO.	TULSA, OKLAHOMA	PS	SUNOCO BLUE REGULAR	[illegible]	[illegible]	[illegible]	
TALBOTS	HINGHAM, MA	PS	TALBOTS CHARGE	[illegible]	[illegible]	[illegible]	
TRIUMPH COURSELL INC.	NEW YORK, NEW YORK	PS	MAXIMILIAN [illegible]	[illegible]	[illegible]	[illegible]	Y
WICKES LUMBER COMPANY	VERNON HILLS, IL	PS	WICKES LUMBER CO.	[illegible]	[illegible]	[illegible]	Y

FOOTNOTES:

BANK IS AGENT FOR:

MASS. R1.12: 992/1

The Commonwealth of Massachusetts

OFFICE OF

COMMISSIONER OF BANKS

GOVERNMENT DOCUMENT COLLECTION
AUG 3 1992
University of Massachusetts Depository Copy

QUARTERLY

CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS

CHAPTER 140

SECTION 114C

As of March 31, 1992

William F. Weld
Governor

Michael C. Hanson
Commissioner

Published by the Office of the Secretary of State,
Michael J. Connolly, Secretary

1.25

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
1ST NATIONAL BK OF ALMA (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
1ST NATNL. BK OF GALLATIN(13)	KANSAS CITY, MO	FI	VISA CLASSIC	19.800	F	0	0	Y
1ST NTNL BANK OF KANSAS (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
1ST NTNL BANK OF PEORIA (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
1ST NTNL BK OF BUTLER (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
1ST NTNL BK OF OTTAWA (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
1ST NTNL BK OF SEDAN (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
1ST NTNL BK OF WAMEGO (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
1ST NTNL BK-WASHINGTON (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
1ST NTNL BK/WOODFORD CTY(13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
1ST NTNL BKOF CARROLLTON(13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
1ST STATE BK OF JOPLIN (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
1ST STATE BK-JUNC. CITY (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
AGFA EMPLOYEES FEDERAL C.U.	WILMINGTON, MA	FI	VISA	14.000	F	25	12.00	
AMERICAN GENERAL FIN. CTR	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	17.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN.	FI	MORE CARD MASTERCARD	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD MASTERCARD	21.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F	30	25.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	18.900	F	30	18.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	19.800	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA	19.900	F	30	12.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA II	15.900	F	30	35.00	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	FI	MORE CARD VISA II	21.900	F	30	12.00	Y
AMERICAN GENERAL FNCL CENTER	EVANSVILLE, IN	FI	MORE CARD VISA	21.900	F	30	0	Y
ANDERSON STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
ARKANSAS FED SAVINGS BK(14H)	LITTLE ROCK, AR	FI	MASTERCARD	8.500	V	0	35.00	Y
ARKANSAS FED SAVINGS BK(14H)	LITTLE ROCK, AR	FI	MASTERCARD GOLD	8.500	V	0	50.00	Y
ARKANSAS FED SAVINGS BK(14H)	LITTLE ROCK, AR	FI	VISA	8.500	V	0	35.00	Y
ARKANSAS FED SAVINGS BK(14H)	LITTLE ROCK, AR	FI	VISA GOLD	8.500	V	0	50.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	MASTERCARD	19.800	F	25	18.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	VISA	19.800	F	25	18.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	VISA GOLD	19.800	F	25	40.00	Y
AVCO MASS FED. CREDIT UNION	WILMINGTON, MA	FI	VISA	14.900	F	25	15.00	Y
BANK OF GAINSVILLE (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
BANK OF HOLDEN (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 11M
AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BANK OF HOVEN	HOVEN, SD	FI	MASTERCARD	21.000	F	25	39.00	Y
BANK OF VERSAILLES (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD CLASSIC	16.980	F	25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	8.000	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	14.490	F	25	30.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD PREMIUM	9.000	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA CLASSIC	16.980	F	25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	8.000	V	25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA PREMIUM	9.000	V	25	45.00	Y
BAYBANK BOSTON, NA	BOSTON, MA	FI	VISA GOLD	14.490	F	25	30.00	Y
BAYBANK CONNECTICUT, N.A.	HARTFORD, CT	FI	MASTERCARD CLASSIC	16.980	F	25	21.00	Y
BAYBANK CONNECTICUT, N.A.	HARTFORD, CT	FI	MASTERCARD GOLD	14.490	F	25	30.00	Y
BAYBANK CONNECTICUT, N.A.	HARTFORD, CT	FI	MASTERCARD PREMIUM	9.000	V	25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA CLASSIC	16.980	F	25	21.00	Y
BAYBANK CONNECTICUT, N.A.	HARTFORD, CT	FI	VISA GOLD	14.490	F	25	30.00	Y
BAYBANK CONNECTICUT, N.A.	HARTFORD, CT	FI	VISA PREMIUM	9.000	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD CLASSIC	16.980	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD CLASSIC	16.980	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	8.000	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD PREMIUM	9.000	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA CLASSIC	16.980	F	25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	8.000	V	25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	14.490	F	25	30.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA PREMIUM	9.000	V	25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA CLASSIC	17.460	F	25	21.00	Y
BEN FRANKLIN SVNGS BANK(14C)	FRANKLIN, MA	FI	MASTERCARD	18.900	F	25	20.00	Y
BEN FRANKLIN SVNGS BANK(14C)	FRANKLIN, MA	FI	MASTERCARD GOLD	18.900	F	25	45.00	Y
BEN FRANKLIN SVNGS BANK(14C)	FRANKLIN, MA	FI	VISA	18.900	F	25	20.00	Y
BENJAMIN FRANKLIN SAV. (14C)	FRANKLIN MA	FI	GOLD VISA	18.900	F	25	40.00	Y
BENJAMIN FRANKLIN SAV. (14C)	FRANKLIN MA	FI	SINGULAR CARD	18.900	F	25	20.00	Y
BETHANY TRUST COMPANY (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA	19.800	F	25	18.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
BOSTON EDISON EMP. C.U.	MILTON, MA	FI	MASTERCARD	14.400	F	25	15.00	Y
BOSTON P.O. EMPLOYEE C.U.	BOSTON, MA	FI	VISA	14.400	F	25	12.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	MASTERCARD	19.800	F	25	18.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
BRAINTREE SAVINGS BANK (3)	BRAINTREE, MA	FI	VISA	19.800	F	25	18.00	Y
BROADWAY NATIONAL BANK	CHELSEA, MA	FI	MASTERCARD	18.000	F	25	20.00	
BROCKTON CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.880	F	25	20.00	Y
CAMBRIDGE TEACHERS FED. C.U.	CAMBRIDGE, MA	FI	VISA	14.000	F	25	10.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE, MA	FI	MASTERCARD	16.450	F	25	21.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE, MA	FI	MASTERCARD GOLD	16.450	F	25	45.00	Y
CANEY VALLEY NATIONAL BK(13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	BUSINESS MASTERCARD	15.000	V	25	45.00	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	FI	EMPLOYEE MASTERCARD	16.800	V	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD CLASSIC	17.800	V	25	20.00	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	FI	MASTERCARD GOLD	16.000	V	25	40.00	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	FI	YMCA MASTERCARD	15.000	V	25	20.00	Y
CAPE COD FEDERAL C.U.	FALMOUTH, MA	FI	VISA CLASSIC	15.500	F	25	0	Y
CARROLL CNTY TRUST CO. (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
CENTURY BANK & TRUST CO.	MEDFORD, MA	FI	MASTERCARD	16.800	F	25	20.00	Y
CENTURY BANK/SUFFOLK	MEDFORD, MA	FI	MASTERCARD	16.800	F	25	20.00	Y
CENTURY NORTH SHORE BK/TRUST	LYNN, MA	FI	MASTERCARD	16.800	F	25	20.00	Y
CHADWICK FEDERAL C.U.	NORWOOD, MA	FI	VISA	15.000	F	25	12.00	
CHARITON COUNTY BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
CHEVY CHASE FED SAVINGS BANK	BETHESDA, MD	FI	BUSINESS CARD	17.900	V	25	40.00	Y
CHEVY CHASE FED SAVINGS BANK	FREDERICK MD	FI	CHEVY CHASE CLASSIC	18.900	V	25	20.00	Y
CHEVY CHASE FED SAVINGS BANK	FREDERICK, MD	FI	CHEVY CHASE GOLD	17.900	V	25	30.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA	19.800	F	25	18.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
CITIZENS BANK AND TRUST (13)	KANSAS CITY, MO	FI	CLASSIC	22.000	F	0	0	Y
CITIZENS BK ROGERSVILLE(13)	KANSAS CITY, MO	FI	VISA CLASSIC	19.800	F	0	0	Y
CITIZENS NATIONAL BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
CITIZENS STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
CITIZENS STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	25	0	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	MASTERCARD	16.900	F	25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA GOLD	16.900	F	25	15.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA BUSINESS CARD	13.000	V	25	35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA CLASSIC	16.900	F	25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA GOLD	13.000	V	25	35.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	VISA	19.800	F 25	18.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	VISA GOLD	19.800	F 25	40.00	Y
COLUMBUS STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F 0	0	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CENTURY MASTERCARD	11.500	V 25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CENTURY VISA	11.500	V 25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	CLASSIC VISA	19.800	F 0	0	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	COMMERCE INSURANCE VISA	11.500	V 25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	MASTERCARD	16.500	F 25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	PRIME GROUP MASTERCARD	11.500	V 25	20.00	Y
COMMERCE BANK & TRUST CO.	WORCESTER, MA	FI	PRIME GROUP VISA	11.500	V 25	20.00	Y
COMMERCE BANK AND TRUST	WORCESTER, MA	FI	VISA	16.500	F 25	20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	BAR ASSOC./MET. ST. LOUIS	16.900	F 25	0	Y
COMMERCE BANK OF OMAHA	KANSAS CITY MO	FI	COMMERCE CARD	15.900	F 25	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	KANSAS CITY METRO BAR ASS	16.900	F 25	0	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	KANSAS CITY ROYALS	17.800	F 25	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	LUTHERAN HIGH SCHOOL ASSN	17.800	F 25	20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	METRO. COMM. COLLEGES	17.800	F 25	20.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	ROCKHURST COLLEGE ALUMNI	16.500	F 25	16.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	SOUTHWEST BAPTIST UNIV.	21.400	F 25	0	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	SOUTHWEST MO ST ALUMNI ASS	21.400	F 25	0	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS-FIXED	17.500	F 25	0	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	SPECIAL CONNECTIONS-VAR.	13.900	V 25	0	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	UN-MISSOURI KANSAS CITY	17.800	F 25	18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	UN-MO COLUMBIA ALUM ASS.M	16.500	F 25	16.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	UN-MO COLUMBIA ALUMNI NON	17.800	F 25	18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	UNIV. OF MO., ST. LOUIS	16.500	F 25	18.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	UNIV./IOWA ALUM.ASSOC.	17.800	F 25	18.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	UNIV.IA ALUMNI MEM.	16.500	F 25	16.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY, MO	FI	VISA BUSINESS CARD	8.500	V 25	30.00	Y
COMMERCE BANK OF OMAHA	OMAHA, NE	FI	VISA GOLD	15.500	F 25	35.00	Y
COMMERCIAL BANK & TRUST	WILMINGTON, MA	FI	MASTERCARD	18.000	F 25	20.00	Y
COOLIDGE BANK & TRUST (3)	WATERTOWN, MA	FI	MASTERCARD GOLD	19.800	F 25	40.00	
COOLIDGE BANK & TRUST (3)	BOSTON, MA	FI	VISA	19.800	F 25	18.00	Y
COOP BANK OF CONCORD (13)	CONCORD, MA	FI	GOLD MASTERCARD	17.900	F 25	36.00	Y
COOP BANK OF CONCORD(THE)14C	ACTON, MA	FI	MASTERCARD	17.900	F 25	20.00	Y
COOP BANK OF CONCORD(THE)13	ACTON, MA	FI	VISA	17.900	F 25	20.00	Y
COOP BANK OF CONCORD(THE)13	ACTON, MA	FI	VISA GOLD	17.900	F 25	36.00	Y
CORNER STONE BANK (13)	KANSAS CITY, MO	FI	VISA CLASSIC	19.800	F 0	0	Y
CORNERSTONE BANK	OPAL, MO	FI	GOLD LINE OF CREDIT	18.000	F 25	35.00	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
CORNERSTONE BANK (3)	DERRY, NH	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
CORNERSTONE BANK (3)	DERRY, NH	FI	VISA	19.800	F	25	18.00	Y
CORNERSTONE BANK (3)	DERRY, NH	FI	MASTERCARD	19.800	F	25	18.00	Y
COUNTRY BANK FOR SVG (14C)	WARE, MA	FI	VISA	17.900	V	25	20.00	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	GOLD MASTERCARD	17.900	V	25	40.00	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	MASTERCARD	17.900	V	25	20.00	Y
COUNTRY BANK FOR SVGS (14C)	WARE, MA	FI	VISA GOLD	17.900	V	25	40.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.900	F	0	15.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	VISA	14.900	F	0	15.00	Y
CRESTAR BANK	RICHMOND, VA	FI	MASTERCARD	15.900	F	25	20.00	Y
CRESTAR BANK	RICHMOND, VA	FI	UNITY	15.900	F	25	20.00	Y
CRESTAR BANK	RICHMOND, VA	FI	UNITY/BASS LIFE	15.900	F	25	20.00	Y
CRESTAR BANK	RICHMOND, VA	FI	VISA CLASSIC	15.900	F	25	20.00	Y
CRESTAR BANK	RICHMOND, VA	FI	VISA GOLD	15.900	F	25	35.00	Y
CRESTAR BANK	RICHMOND, VA	FI	VISA PREMIER	15.900	F	25	20.00	Y
DIRECT FEDERAL CREDIT UNION	NEEDHAM HTS, MA	FI	VISA	16.900	F	25	15.00	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	MASTERCARD	17.880	F	25	25.00	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	VISA	17.880	F	25	25.00	Y
DURFEE ATTLEBORO BANK (14G)	FALL RIVER, MA	FI	VISA GOLD	15.960	F	25	45.00	Y
EAST CAMBRIDGE SAVINGS (5)	CAMBRIDGE, MA	FI	MASTERCARD	16.950	V	25	20.00	Y
EAST CAMBRIDGE SAVINGS (5)	EAST CAMBRIDGE, MA	FI	MASTERCARD	19.800	F	25	20.00	Y
EAST CAMBRIDGE SAVINGS (5)	EAST CAMBRIDGE, MA	FI	VISA	16.950	V	25	20.00	Y
EAST CAMBRIDGE SAVINGS BK(5)	CAMBRIDGE, MA	FI	VISA	19.800	F	25	20.00	Y
EASTERN BANK	LYNN, MA	FI	MASTERCARD	16.750	F	30	24.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	MASTERCARD	18.600	F	25	18.00	Y
EDGARTOWN NAT'L BK, THE (4)	EDGARTOWN, MA	FI	VISA	18.600	F	25	18.00	Y
ENTERPRISE BANK AND TRUST CO	LOWELL MA	FI	MASTERCARD	16.250	F	25	20.00	Y
ENTERPRISE BANK AND TRUST CO	LOWELL, MA	FI	VISA	16.250	F	25	20.00	Y
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	MASTERCARD	16.800	F	25	15.00	Y
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA	16.800	F	25	15.00	Y
FALL RIVER 5 CENTS SVNGS (6)	FALL RIVER, MA	FI	VISA GOLD	15.600	F	25	15.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	VISA	19.800	F	25	18.00	Y
FAMILY MUTUAL SAVINGS (3)	HAVERHILL, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
FARM PLAN CORPORATION	MADISON, WI	FI	FARM PLAN	18.000	F	25	0	
FARM PLAN CORPORATION	MADISON, WI	FI	[illegible] "PALLADIUM"	16.750	F	25	0	
FARMER'S & MERCHANTS BANK(13)	WEIGH[illegible]	FI	CLASSIC	22.000	F	0	0	
FARMER'S & MERCHANTS BANK(13)	WEIGH[illegible]	F	[illegible]	1[illegible].500	F	25	0	

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
FARMERS & MERCHANTS BK (13)	HILL CITY, KS	FI	CLASSIC	19.800	F	0	0	Y
FARMERS & MERCHANTS BK (13)	HILL CITY, KS	FI	SPECIAL CONNECTIONS	17.500	F	25	0	
FARMERS NATIONAL BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
FARMERS STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
FIRST AND OCEAN NAT'L BANK	NEWBURYPORT, MA	FI	MASTERCARD GOLD	9.500	V	25	45.00	Y
FIRST AND OCEAN NAT'L BANK	NEWBURYPORT, MA	FI	MASTERCARD	16.000	F	25	20.00	Y
FIRST NAT'L BANK OF IPSWICH	IPSWICH, MA	FI	MASTERCARD	18.000	F	25	20.00	Y
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD	18.900	F	25	16.00	Y
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD GOLD	13.800	V	25	30.00	Y
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	VISA	18.900	F	25	16.00	Y
FIRST NATIONAL BANK, DAYTON	DAYTON, OH	FI	VISA/MASTERCARD	17.000	V	25	20.00	Y
FIRST NH BANK, BANKCARD CTR	MANCHESTER, NH	FI	FRC STUDENT	16.500	V	25	20.00	Y
FIRST NH BANK, BANKCARD CTR	MANCHESTER, NH	FI	FRC STUDENT (MORE THAN 12	18.500	V	25	20.00	Y
FIRST NH BANK, BANKCARD CTR	MANCHESTER, NH	FI	MASTERCARD	16.500	V	25	40.00	Y
FIRST NH BANK, BANKCARD CTR	MANCHESTER, NH	FI	MASTERCARD	17.500	V	25	18.00	Y
FIRST NH BANK, BANKCARD CTR	MANCHESTER, NH	FI	MASTERCARD GOLD	15.000	V	25	40.00	Y
FIRST NH BANK, BANKCARD CTR	MANCHESTER, NH	FI	MC/VISA BUSINESS CARDS	16.500	V	25	30.00	Y
FIRST NH BANK, BANKCARD CTR	MANCHESTER, NH	FI	MC/VISA BUSINESS GOLD	16.500	V	25	60.00	Y
FIRST NH BANK, BANKCARD CTR	MANCHESTER NH	FI	VISA GOLD	15.000	V	25	40.00	Y
FIRST OMNI BANK, N.A.	MILLSBORO, DE	FI	VISA	19.800	V	25	18.00	Y
FIRST SIGNATURE BANK & TRUST	PORTSMOUTH, NH	FI	CLASSIC VISA	15.860	V	25	17.50	Y
FIRST SIGNATURE BANK & TRUST	PORTSMOUTH, NH	FI	GOLD VISA	15.210	V	25	0	Y
FIRST TRADE UNION SAVINGS	BOSTON, MA	FI	MASTERCARD/VISA	17.800	V	25	30.00	Y
FITCHBURG MUN. EMPL. C.U.	FITCHBURG, MA	FI	VISA	14.000	F	25	15.00	Y
FLEET BANK-NH	NASHUA, NH	FI	MASTERCARD BUSINESS	16.500	F	25	25.00	Y
FLEET BANK-NH	NASHUA, NH	FI	MASTERCARD CLASSIC	17.900	F	25	25.00	Y
FLEET BANK-NH	NASHUA, NH	FI	MASTERCARD GOLD	16.800	F	25	40.00	Y
FLEET BANK-NH	NASHUA, NH	FI	VISA BUSINESS	16.500	F	25	25.00	Y
FLEET BANK-NH	NASHUA, NH	FI	VISA CLASSIC	17.900	F	25	25.00	Y
FLEET BANK-NH	NASHUA, NH	FI	VISA GOLD	16.800	F	25	40.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	BUSINESS CARD	17.900	F	25	30.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	FLEET MASTERCARD	17.900	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	FLEET VISA	16.700	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SKI NEW ENGLAND VISA	17.900	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	STUDENT VISA	17.900	F	25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	VISA GOLD	16.700	F	25	40.00	Y
FORT RILEY NATIONAL BK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
FOXBORO NATIONAL BANK	FOXBORO, MA	FI	MASTERCARD	16.800	F	25	18.00	Y
GFA FEDERAL CREDIT UNION	GARDNER, MA	FI	VISA [illegible]	14.000	V	25	12.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
GIRARD NATIONAL BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	VISA	19.800	F	25	18.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE, DE	FI	DISCOVER - PRIVATE ISSUE	19.800	F	25	40.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE, DE	FI	DISCOVER CARD	19.800	F	25	0	Y
GTE EMPL. FEDERAL C.U.	PEABODY, MA	FI	VISA	13.500	F	25	15.00	Y
HERITAGE COMMUNITY F.C.U.	LUNENBURG, MA	FI	VISA	14.900	F	30	20.00	Y
HIBERNIA SAVINGS BANK	QUINCY, MA	FI	VISA CLASSIC	15.480	F	30	20.00	
HIBERNIA SAVINGS BANK	QUINCY, MA	FI	VISA GOLD	14.520	F	25	35.00	
HINGHAM FEDERAL CREDIT UNION	HINGHAM, MA	FI	VISA CLASSIC	15.000	F	25	15.00	Y
HOLY FAMILY HOS EMP FED. CU	METHUEN, MA	FI	VISA	14.750	F	25	15.00	Y
HOUGHTON MIFFLIN EMP FED CU.	BURLINGTON, MA	FI	VISA	13.900	F	25	15.00	Y
HP FAMILY FED. CREDIT UNION	WALTHAM, MA	FI	VISA	13.990	F	25	15.00	Y
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD	16.250	F	28	24.00	Y
HUDSON NATIONAL BANK	HUDSON, MA	FI	MASTERCARD GOLD	16.250	F	28	36.00	Y
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	GOLD MASTERCARD	11.000	V	25	35.00	Y
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	MASTERCARD	14.000	V	25	15.00	Y
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA	16.800	F	25	15.00	Y
INB NATIONAL BANK	INDIANAPOLIS, IN	FI	VISA GOLD	15.600	F	25	45.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	MASTERCARD/VISA	16.900	F	30	15.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	MASTERCARD/VISA	17.900	F	30	15.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	MASTERCARD/VISA	18.500	F	30	15.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	MASTERCARD/VISA	19.500	F	30	15.00	Y
JC PENNEY NATIONAL BANK	HURRINGTON, DE	FI	MASTERCARD/VISA	21.500	F	30	20.00	Y
KANSAS STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
KAW VALLEY STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
LANDMARK BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
LANDMARK NAT BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
LAWRENCE FIREFIGHTERS FED CU	LAWRENCE, MA	FI	VISA	15.000	V	25	0	Y
LEAVENWORTH NATIONAL BK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
LEE BANK (3)	LEE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
LEE BANK (3)	LEE, MA	FI	VISA	19.800	F	25	18.00	Y
LEE BANK (3)	LEE, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
LEE BANK (3)	LEE, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
LEOMINSTER CREDIT UNION	LEOMINSTER, MA	FI	VISA	15.900	F	25	20.00	Y
LINCOLN TRUST CO. (3)	STANDISH, ME	FI	MASTERCARD	19.800	F	25	18.00	Y
LINCOLN TRUST CO. (3)	STANDISH, ME	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y

MONTHLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 14C
AS OF MARCH 31, 1997

BANK NAME	CITY-STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA	19.800	F	25	18.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA	19.800	F	25	18.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
LYNDON STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
M.I.T. EMPLOYEES' FED. C.U.	CAMBRIDGE, MA	FI	VISA	13.400	F	25	15.00	Y
M/A COM FED. C.U.	BURLINGTON, MA	FI	VISA	14.900	V	25	0	Y
MALDEN TRUST COMPANY	MALDEN, MA	FI	VISA CLASSIC	19.800	F	25	18.00	Y
MALDEN TRUST COMPANY (3)	MALDEN MA	FI	MASTERCARD	19.800	F	25	18.00	Y
MALDEN TRUST COMPANY (3)	MALDEN, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
MALDEN TRUST COMPANY (3)	MALDEN MA	FI	VISA GOLD	19.800	F	25	40.00	Y
MANUFACTURERS BK WILMINGTON	NEWARK, DE	FI	MASTERCARD	14.800	V	0	0	Y
MANUFACTURERS BK WILMINGTON	NEWARK, DE	FI	VISA	14.800	V	0	0	Y
MARLBOROUGH COOP BANK (2)	MARLBORO, MA	FI	MASTERCARD GOLD	17.500	F	30	45.00	
MARLBOROUGH COOP BANK (2)	MARLBORO, MA	FI	MASTERCARD	19.800	F	30	20.00	
MARTHAS VINEYARD NATIONAL BK	VINEYARD HAVEN, MA	FI	MASTERCARD	18.000	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	M/C GOLD AFFINITY GRPS.	15.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD	17.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F	25	15.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GRPS	16.900	F	25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AGENT BANK	17.800	F	25	25.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSACT	17.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	16.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	16.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	18.000	F	25	40.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	16.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA AFFINITY GROUP	17.500	F	25	20.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA AFFINITY GRP.	17.500	F	25	20.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA [illegible]	16.500	F	25	18.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA [illegible]	18.000	F	25	15.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA [illegible]	16.900	F	25	35.00	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	[illegible]	17.900	F	25	0	
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	VISA [illegible]	15.900	F	25	20.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
MECHANICS BANK	NEWARK, DE	FI	VISA GOLD	15.960	F	28	45.00	Y
MECHANICS BANK (14G)	WORCESTER, MA	FI	VISA CLASSIC	17.880	F	25	25.00	Y
MECHANICS BANK (14G)	WORCESTER, MA	FI	VISA GOLD	15.960	F	25	45.00	Y
MEDICAL AREA FED. C.U.	BOSTON, MA	FI	VISA	15.720	F	25	15.00	Y
MERRIMACK VALLEY FEDERAL CU	N. ANDOVER, MA	FI	VISA CLASSIC	13.900	F	25	12.00	Y
MFC FED. CREDIT UNION	TURNERS FALLS, MA	FI	VISA	15.000	F	26	15.00	Y
MIDDLEBOROUGH TRUST CO.	MIDDLEBORO, MA	FI	MASTERCARD	17.520	V	25	25.00	Y
MISSOURI SOUTHERN BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
MONSANTO EMPLOYEES C.U.	SPRINGFIELD, MA	FI	GOLD MASTERCARD	14.400	F	25	25.00	
MONSANTO EMPLOYEES C.U.	SPRINGFIELD, MA	FI	VISA	14.400	F	25	0	
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA	19.800	F	25	18.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
NATIONAL GRAND BANK	MARBLEHEAD, MA	FI	MASTERCARD	16.500	F	30	18.00	Y
NESC FED. CREDIT UNION	ANDOVER, MA	FI	VISA	14.900	F	25	15.00	
NEW ENGLAND TEAMSTERS FED CU	CHARLESTOWN, MA	FI	VISA	16.000	F	25	0	Y
NORTHERN MASS TEL WKRS CU	LOWELL, MA	FI	MASTERCARD	14.400	F	25	0	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
NORTHMARK BANK (3)	NO ANDOVER, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	VISA	19.800	F	25	18.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	AAA VISA	15.900	F	25	10.00	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	COLLEGE AFF. VISA CLASSIC	16.700	F	25	25.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	COLLEGE AFF. VISA GOLD	16.700	F	25	40.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	FI	VISA KEMPER KARD	18.500	F	25	18.00	Y
OAK BROOK BANK	OAK BROOK, IL	FI	AMER. MRKT'G ASSN.-GOLD	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	AMERICAN MARKETING ASSN.	17.900	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD VARIABLE	10.900	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REAL ESTATE BOARD OF NY	15.600	F	25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR - STANDARD	17.900	F	25	15.00	
OAK BROOK BANK	OAK BROOK, IL	FI	REGULAR STANDARD-VARIABLE	13.500	V	25	15.00	
OCEAN SPRAY EMP. FED. C.U.	LAKEVILLE-MIDDLEBORO, MA	FI	VISA	15.750	F	25	18.00	Y
OLYMPIA INTERNAT'L BK & TR	BOSTON, MA	FI	MASTERCARD	13.500	F	25	25.00	
OLYMPIA INTERNAT'L BK & TR	BOSTON, MA	FI	VISA	13.500	F	25	25.00	
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	VISA	19.800	F	25	18.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
OSAGE VALLEY BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
PARK NATIONAL BANK	NEWARK, OH	FI	MASTERCARD	18.000	F	25	12.00	Y
PARK NATIONAL BANK	NEWARK, OH	FI	VISA	18.000	F	25	12.00	Y
PARK NATIONAL BANK	NEWARD, OH	FI	VISA GOLD	10.000	V	25	50.00	
PARK NATIONAL BANK	NEWARK, OH	FI	VISA GOLD (PREMIER)	9.000	V	25	50.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA	19.800	F	25	18.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
PEOPLES BANK OF KANSAS (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
PIONEER FIN. A CO-OP BANK(3)	MALDEN, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
PIONEER FIN. A CO-OP BK (3)	MALDEN, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
PIONEER FIN. A CO-OP BK (3)	CAMBRIDGE, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
PIONEER FINAN. A CO-OP BANK	MALDEN, MA	FI	VISA CLASSIC	19.800	F	25	18.00	Y
PITTSFIELD GE EMP. C. U.	PITTSFIELD, MA	FI	VISA	15.480	F	25	0	Y
PLYMOUTH COUNTY TCHRS. FCU	WEST WARCHAM, MA	FI	VISA	14.500	F	30	10.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD	16.800	F	30	15.00	Y
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD GOLD	11.080	V	30	35.00	Y
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA	16.800	F	30	15.00	Y
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA GOLD	15.600	F	30	45.00	Y
PROVIDENT INST FOR SVGS (3)	BOSTON, MA	FI	EMPLOYEE VISA	17.800	F	25	0	Y
PROVIDENT INST FOR SVGS (3)	BOSTON, MA	FI	VISA	19.800	F	25	18.00	Y
PROVIDENT INST FOR SVGS (3)	BOSTON, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
PROVIDENT INSTN FOR SVGS(3)	BOSTON, MA	FI	EMPLOYEE VISA GOLD	17.800	F	25	20.00	
ROCKLAND FEDERAL C.U.	ROCKLAND, MA	FI	VISA CLASSIC	13.900	F	25	20.00	Y
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	MASTERCARD GOLD	15.840	V	25	40.00	Y
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	MASTERCARD-RTC	17.520	V	25	22.00	Y
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	VISA	17.520	V	25	22.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT, MA	FI	MASTERCARD	18.000	F	25	0	
S&W FEDERAL CREDIT UNION	BOSTON, MA	FI	VISA	14.500	F	25	15.00	
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA	19.800	F	25	18.00	Y
SANDWICH COOPERATIVE BANK(3)	SANDWICH, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
SECURITY [illegible] BANK (13)	[illegible]	FI	CLASSIC	19.800	F	0	0	Y
SENTRY BANK (3	[illegible], MA	FI	MASTERCARD	19.800	F	25	18.00	
SENTRY BANK (3)	[illegible], MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	
SENTRY BANK (3)	[illegible], MA	FI	VISA	19.800	F	25	18.00	
SENTRY BANK (3)	[illegible], MA	FI	VISA GOLD	19.800	F	25	40.00	

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1992

BANK NAME		CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SHAWMUT BANK, N.A.		BOSTON, MA	FI	MASTER GOLD ALL TOGETHER	19.800	F	25	35.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	GOLD VISA	19.800	F	25	40.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD ALL TOGETHER	19.800	F	25	13.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
SHAWMUT BANK, N.A.	(3)	BOSTON, MA	FI	VISA CLASSIC	19.800	F	25	18.00	
SHREWSBURY MUN EMP FED. C.U.		SHREWSBURY, MA	FI	VISA-CLASSIC	15.000	F	25	12.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTER/GOLD VISA	14.900	F	25	28.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	13.900	F	25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	15.900	F	25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	15.900	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	15.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	15.900	F	25	24.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	16.800	F	25	25.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	16.800	F	25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	16.800	F	25	45.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	16.800	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	16.800	F	25	45.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	16.800	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	13.900	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	14.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F	25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	15.900	F	25	29.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD VISA/GOLD MASTERCARD	14.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	13.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTER/VISA	14.900	F	25	20.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	13.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	13.900	F	25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	13.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	14.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F	25	24.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F	25	0	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.500	F	25	27.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F	25	30.00	Y
SIGNET BANK - VIRGINIA		GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F	25	18.00	Y

MASSACHUSETTS CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1990

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.800	F	25	0	Y
SIGNET BANK VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/GOLD VISA	15.900	F	25	30.00	Y
SIGNET BANK VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	13.900	F	25	0	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	13.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTER	13.900	F	25	0	Y
SIGNET BANK VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTER	13.900	F	25	18.00	Y
SIGNET BANK VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTER	14.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	15.900	F	25	0	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	15.900	F	25	30.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	15.900	F	25	18.00	Y
SIGNET BANK - VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	16.800	F	25	0	Y
SIGNET BANK VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	16.800	F	25	25.00	Y
SIGNET BANK VIRGINIA	GLEN ALLEN, VA	FI	MC GOLD/VISA GOLD	16.800	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTER/GOLD VISA	14.400	V	25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTER/GOLD VISA	14.400	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTER/GOLD VISA	19.800	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTER/GOLD VISA	19.800	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	10.900	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	12.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	12.500	V	25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD GOLD VISA	12.500	V	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	12.500	V	25	0	Y
SIGNET BANK/VIRGINIA	LEE, MA	FI	GOLD MASTERCARD/GOLD VISA	16.500	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.700	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.700	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.700	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.700	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.700	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.700	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.700	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.700	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	17.880	F	25	24.00	Y
SIGNET BANK/VIRGINIA	SAINT VALLEY, PA	FI	GOLD MASTERCARD/GOLD VISA	18.000	V	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	19.800	F	25	0	Y
SIGNET BANK VIRGINIA	SAINT VALLEY, PA	FI	GOLD MASTERCARD/GOLD VISA	20.000	V	25	0	Y
SIGNET BANK VIRGINIA	SAINT VALLEY, PA	FI	GOLD MASTERCARD/GOLD VISA	20.400	V	25	0	Y
SIGNET BANK VIRGINIA	MANCHESTER, NH	FI	GOLD MASTERCARD/GOLD VISA	20.000	V	25	30.00	Y
SIGNET BANK VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	20.400	V	25	24.00	Y
SIGNET BANK VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/GOLD VISA	23.000	F	25	15.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MASTERCARD/VISA GOLD	17.880	F	25	36.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	GOLD MASTERCARD/VISA GOLD	20.000	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	17.700	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	19.800	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	19.800	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	19.800	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	19.800	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD MC/GOLD VISA	21.900	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MASTER	10.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MASTER	23.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MASTER	23.900	F	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MASTER	23.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	GOLD VISA/GOLD MASTERCARD	20.400	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	16.800	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	GOLD VISA/GOLD MC	18.000	F	25	15.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	GOLD VISA/MASTERCARD GOLD	18.400	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER / VISA	19.800	F	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD /VISA GOLD	19.800	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/GOLD VISA	14.500	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	13.400	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	13.900	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	14.400	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	14.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	14.500	V	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	14.500	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	14.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	14.500	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	14.900	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	15.400	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	16.000	V	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER GOLD/VISA GOLD	19.800	F	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER/VISA	19.800	F	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTER VISA	21.900	F	25	0	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	MASTERCARD GOLD/GOLD VISA	18.400	V	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/GOLD VISA	19.800	F	25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	10.500	V	25	[illegible]	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	10.500	V	25	30.00	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	12.400	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	12.500	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	12.500	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	13.300	V	25	18.00	Y
SIGNET BANK/VIRGINIA	NEWARK DE	FI	MASTERCARD GOLD/VISA GOLD	14.300	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	16.300	V	25	18.00	Y
SIGNET BANK/VIRGINIA	READING, MA	FI	MASTERCARD GOLD/VISA GOLD	16.400	V	25	20.00	Y
SIGNET BANK/VIRGINIA	COLUMBUS, OH	FI	MASTERCARD GOLD/VISA GOLD	16.400	V	25	25.00	Y
SIGNET BANK/VIRGINIA	CHESTNUT HILL, MA	FI	MASTERCARD GOLD/VISA GOLD	16.500	V	25	0	Y
SIGNET BANK/VIRGINIA	LEOMINSTER, MA	FI	MASTERCARD GOLD/VISA GOLD	16.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	17.700	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	17.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	17.900	F	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	18.000	F	25	24.00	Y
SIGNET BANK/VIRGINIA	BOSTON, MA	FI	MASTERCARD GOLD/VISA GOLD	18.400	V	25	30.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	MASTERCARD GOLD/VISA GOLD	18.400	V	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	18.400	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN VA	FI	MASTERCARD GOLD/VISA GOLD	18.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	19.800	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	19.800	F	25	27.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	19.800	F	25	28.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	MASTERCARD GOLD/VISA GOLD	20.000	V	25	20.00	Y
SIGNET BANK/VIRGINIA	OAK BROOK, ILLINOIS	FI	MASTERCARD GOLD VISA GOLD	20.400	V	25	40.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	MASTERCARD GOLD/VISA GOLD	20.400	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD VISA GOLD	21.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	21.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	21.900	F	25	35.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD/VISA GOLD	21.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD GOLD VISA GOLD	21.900	F	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	9.500	V	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	10.500	V	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	14.300	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	14.400	V	25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	14.400	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	14.500	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD VISA	14.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD VISA	14.500	V	25	25.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLIN, VA	FI	MASTERCARD/VISA	14.500	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	14.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	14.500	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	14.900	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.300	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.400	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	15.900	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	16.000	V	25	0	Y
SIGNET BANK/VIRGINIA	READING, MA	FI	MASTERCARD/VISA	16.400	V	25	20.00	Y
SIGNET BANK/VIRGINIA	CAMBRIDGE, MA	FI	MASTERCARD/VISA	16.400	V	25	30.00	Y
SIGNET BANK/VIRGINIA	NEWARK, DE	FI	MASTERCARD/VISA	16.500	V	25	0	Y
SIGNET BANK/VIRGINIA	ORANGE, MA	FI	MASTERCARD/VISA	16.500	V	25	18.00	Y
SIGNET BANK/VIRGINIA	LEOMINSTER, MA	FI	MASTERCARD/VISA	16.500	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.700	V	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN VA	FI	MASTERCARD/VISA	17.700	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.880	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	17.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.000	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GREENFIELD, MA	FI	MASTERCARD/VISA	18.000	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.000	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.000	F	25	30.00	Y
SIGNET BANK/VIRGINIA	ANDOVER, MA	FI	MASTERCARD/VISA	18.400	V	25	18.00	Y
SIGNET BANK/VIRGINIA	ANDOVER, MA	FI	MASTERCARD/VISA	18.400	V	25	20.00	Y
SIGNET BANK/VIRGINIA	BOSTON, MA	FI	MASTERCARD/VISA	18.400	V	25	30.00	Y
SIGNET BANK/VIRGINIA	BOSTON, MA	FI	MASTERCARD/VISA	18.400	V	25	33.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	MASTERCARD/VISA	18.400	V	25	25.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	MASTERCARD/VISA	18.400	V	25	35.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	MASTERCARD/VISA	18.400	V	25	40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 112C
AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	18.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	27.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	19.800	F 25	18.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	MASTERCARD/VISA	20.000	V 25	20.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	MASTERCARD/VISA	20.000	V 25	30.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	MASTERCARD/VISA	20.000	V 25	0	Y
SIGNET BANK/VIRGINIA	WILMINGTON, DE	FI	MASTERCARD/VISA	20.400	V 25	25.00	Y
SIGNET BANK/VIRGINIA	NEW YORK, NY	FI	MASTERCARD/VISA	20.400	V 25	36.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	MASTERCARD/VISA	20.400	V 25	0	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	MASTERCARD/VISA	20.400	F 25	18.00	Y
SIGNET BANK/VIRGINIA	SIMI VALLEY, CA	FI	MASTERCARD/VISA	20.400	V 25	20.00	Y
SIGNET BANK/VIRGINIA	NEWARK DE	FI	MASTERCARD/VISA	20.400	V 25	30.00	Y
SIGNET BANK/VIRGINIA	MANCHESTER, NH	FI	MASTERCARD/VISA	20.400	V 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	35.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	21.900	F 25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	35.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA	23.900	F 25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA GOLD	18.900	F 25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	MASTERCARD/VISA GOLD	[illegible]	F 25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MASTER	23.900	F 25	40.00	Y
SIGNET BANK/VIRGINIA	[illegible]	FI	VISA GOLD GOLD MASTERCARD	[illegible]	F 25	24.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/GOLD MC	21.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	9.500	V	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	14.400	V	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	15.300	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	15.900	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	15.900	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	17.700	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	17.700	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	17.700	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	17.700	V	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	17.711	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	18.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	19.800	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	21.900	F	25	9.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	23.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLE ALLEN, VA	FI	VISA GOLD/MASTER GOLD	23.900	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	23.900	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	23.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	23.900	F	25	35.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	23.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	23.900	F	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	23.900	F	25	29.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTER GOLD	23.900	F	25	9.00	Y
SIGNET BANK/VIRGINIA	READING, MA	FI	VISA GOLD/MASTERCARD GOLD	16.400	V	25	18.00	Y
SIGNET BANK/VIRGINIA	WILMINGTON, DE	FI	VISA GOLD/MASTERCARD GOLD	16.400	V	25	30.00	Y
SIGNET BANK/VIRGINIA	FAIRHAVEN, MA	FI	VISA GOLD/MASTERCARD GOLD	16.500	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN VA	FI	VISA GOLD/MASTERCARD GOLD	17.700	F	25	29.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTERCARD GOLD	17.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTERCARD GOLD	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	HAVERHILL, MA	FI	VISA GOLD/MASTERCARD GOLD	18.000	V	25	0	Y
SIGNET BANK/VIRGINIA	ANDOVER, MA	FI	VISA GOLD/MASTERCARD GOLD	18.400	V	25	18.00	Y
SIGNET BANK/VIRGINIA	NO. EASTON, MA	FI	VISA GOLD/MASTERCARD GOLD	18.400	V	25	20.00	Y
SIGNET BANK/VIRGINIA	WILMINGTON, DE	FI	VISA GOLD/MASTERCARD GOLD	20.400	V	25	29.00	Y
SIGNET BANK/VIRGINIA	NEW YORK, NY	FI	VISA GOLD/MASTERCARD GOLD	20.400	V	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTERCARD GOLD	21.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTERCARD GOLD	21.900	F	25	34.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTERCARD GOLD	21.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTERCARD GOLD	21.900	F	25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTERCARD GOLD	21.900	F	25	27.00	Y

QUARTERLY CREDIT CARD ISSUERS REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 11C
AS OF MARCH 31, 1992

BANK NAME	CITY STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MASTERCARD GOLD	23.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	17.700	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA GOLD/MC GOLD	19.800	F	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTER	13.300	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTER	19.800	F	25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTER	19.900	F	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	10.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	10.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	10.900	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	12.400	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	12.500	V	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	12.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	12.500	V	25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	12.500	V	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	12.500	V	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	12.500	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	13.400	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	13.900	V	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	14.400	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	14.400	V	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	15.900	V	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	16.000	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	16.300	V	25	18.00	Y
SIGNET BANK/VIRGINIA	READING, MA	FI	VISA/MASTERCARD	16.400	V	25	18.00	Y
SIGNET BANK/VIRGINIA	BROOKLINE, MA	FI	VISA/MASTERCARD	16.400	V	25	25.00	Y
SIGNET BANK/VIRGINIA	LEOMINSTER, MA	FI	VISA/MASTERCARD	16.500	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	16.800	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	V	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	F	25	24.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	F	25	27.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	F	25	27.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	17.700	F	25	30.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	17.800	F	25	3[illegible].00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	17.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	[illegible]	18.000	F	25	18.00	Y
SIGNET BANK/VIRGINIA	[illegible]	FI	[illegible]	18.400	V	25	24.00	Y

REPORT DATE 06/04/92 QUARTERLY CREDIT CARD ISSUERS REPORT MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 11C PAGE 1

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	18.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	19.800	F	25	28.00	Y
SIGNET BANK/VIRGINIA	WILMINGTON, DE	FI	VISA/MASTERCARD	20.400	V	25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	21.900	F	25	36.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	21.900	F	25	40.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	21.900	F	25	27.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	21.900	F	25	9.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	18.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	0	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	12.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	15.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	20.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	25.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	45.00	Y
SIGNET BANK/VIRGINIA	GLEN ALLEN, VA	FI	VISA/MASTERCARD	23.900	F	25	9.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	MASTERCARD GOLD	19.800	F	25	40.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	VISA	19.800	F	25	18.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	GOLD MASTERCARD	19.800	F	25	40.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	MASTERCARD	19.800	F	25	18.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	VISA	19.800	F	25	18.00	Y
SOUTHSTATE BK FOR SVGS (3)	BROCKTON, MA	FI	VISA GOLD	19.800	F	25	40.00	Y
ST ANTHONY/NEW BEDFORD FCU	NEW BEDFORD, MA	FI	VISA	16.000	F	25	0	
ST. JEAN'S CREDIT UNION	LYNN, MA	FI	MASTERCARD	14.500	F	25	10.00	Y
ST. JEAN'S CREDIT UNION	LYNN, MA	FI	VISA	14.500	F	25	10.00	Y
STANLEY BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
STATE BK OSAGLOOSA (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
STERLING BANK	WALTHAM, MA	FI	GOLD MASTERCARD/GOLD VISA	19.800	F	25	40.00	
STERLING BANK	NEW CASTLE, DE	FI	VISA/MASTERCARD	19.800	F	25	18.00	Y
STURGEON STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
T I FEDERAL CREDIT UNION	ATTLEBORO, MA	FI	VISA	15.000	F	25	0	Y
TAUNTON FEDERAL CREDIT UNION	RAYNHAM, MA	FI	VISA	14.900	F	25	0	Y
TAZEWELL CTY NTL/DELAVAN(13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
TELEPHONE [illegible] C.U.	[illegible], [illegible]	FI	VISA	14.000	F	25	[illegible]	
THE DOUGLAS BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
THIRD NTNL BK OF SEDALIA(13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
UNITED COLLEGE FED. C.U.	[illegible], [illegible]	FI	VISA	14.900	F	25	15.00	Y
UNION [illegible] BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	[illegible]	[illegible]	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 120

AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
UNITED STATE BANK (13)	KANSAS CITY, MO	FI	CLASSIC	19.800	F	0	0	Y
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	MASTERCARD	13.750	V	25	0	
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	VISA	13.750	V	25	0	
WEBSTER CREDIT UNION	WEBSTER, MA	FI	MASTERCARD	15.000	V	25	15.00	Y
WEBSTER CREDIT UNION	WEBSTER, MA	FI	VISA	15.000	V	25	15.00	Y
WEBSTER CREDIT UNION	WEBSTER, MA	FI	VISA GOLD	15.000	V	25	15.00	Y
WESTPORT FED. CREDIT UNION	WESTPORT, MA	FI	VISA	14.000	F	25	14.00	Y
WOBURN MUN. EMPL. FED. C.U.	WOBURN, MA	FI	MASTERCARD	14.000	F	25	14.00	Y
WORCESTER CENTRAL FED. C.U.	WORCESTER, MA	FI	VISA CLASSIC	13.500	F	25	15.00	Y
WORCESTER COUNTY INST. SAV	WORCESTER, MA	FI	VISA CLASSIC	15.600	V	30	20.00	
WORCESTER COUNTY INST. SAV	WORCESTER, MA	FI	VISA GOLD	14.800	V	25	40.00	
WORKER'S CREDIT UNION	FITCHBURG, MA	FI	VISA	15.500	F	25	12.00	Y
WORKING ASSETS FUNDING (14C)	SAN FRANCISCO, CA	FI	WORKING ASSETS CLASSIC VI	17.900	F	25	20.00	Y
WORKING ASSETS FUNDING (14C)	SAN FRANCISCO, CA	FI	WORKING ASSETS GOLD VISA	17.900	F	25	40.00	Y
WORKING ASSETS FUNDING (14F)	SAN FRANCISCO, CA	FI	WORKING ASSETS CR. BLD. V	17.500	F	15	45.00	Y
WORKING ASSETS FUNDING (14I)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	UNTD. BRD. HOUR CARD.	17.900	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSESTS MASTERCAR	18.900	F	15	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS BUS. MASTE	18.000	F	25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F	25	20.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	17.500	F	25	15.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F	25	15.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD, MA	FI	VISA/MASTERCARD	18.900	F	25	20.00	Y
CITGO PETROLEUM CORP.	TULSA, OK	OT	CITGO PLUS	18.000	F	25	0	
ALBERT STEIGER INC.	SPRINGFIELD, MA	RS	STEIGER CHARGE CARD	18.000	F	28	0	Y
ALDEN'S INC	ALLSTON, MA	RS	CUMMINGS	18.000	F	30	0	
ALDENS INC.	ALLSTON MA	RS	CUMMINGS	18.000	F	30	0	
AMERICAN GENERAL FNCL CENTER	EVANSVILLE, IN	RS	HELZBURGH DIAMONDS	21.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	RS	AMERICAN REMODELERS	15.950	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	RS	AMERICAN REMODELERS	15.950	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	RS	JEFFERSON HOME FURNITURE	21.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	RS	NASHVILLE FURNITURE	19.900	F	30	0	Y
AMERICAN GENERAL FIN. CTR.	EVANSVILLE, IN	RS	NORTH AMERICAN VAN LINES	19.800	F	30	0	Y
ANN TAYLOR	NEW HAVEN, CT	RS	ANN TAYLOR	18.000	F	27	0	
APPLE BANK FOR SAVINGS	BETHESDA, MD	RS	AFT VISA	14.900	F	25	15.00	
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	RS	FAWCETT FURNITURE	18.000	F	25	0	
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	CLALE INTERNATIONAL	18.900	F	25	0	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	LIGHT [illegible]	18.000	F	25	0	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	[illegible]	18.000	F	25	0	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

AS OF MARCH 31, 1992

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE		GRACE PERIOD	ANNUAL FEE	OTHER FEES
BENCHARGE MASS., INC.	PEAPACK, NJ	RS	BENCHARGE AFFINITY	18.000	F	25	0	
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	RS	GOOSE HUMMOCK SHOP	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	JOHNSON & PETERSON, INC.	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MEDICINE SHOPPE	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MID CAPE HOME CENTER	18.000	F	25	0	Y
CAPE COD BANK & TRUST CO.	SO. YARMOUTH, MA	RS	POCASSET GOLF CLUB	18.000	F	25	0	Y
CAPE COD BANK AND TRUST CO.	SO. YARMOUTH, MA	RS	J & P PRESS	18.000	F	25	0	Y
CATHERINES, INC.	MEMPHIS, TN	RS	PS PLUS SIZES	18.000	F	27	0	
CITICORP RETAIL SERVICES	MELVILLE, NY	RS	BRADLEES	18.000	F	28	0	
CONOCO, INC.	PONCA CITY, OK	RS	CONOCO CREDIT CARD	18.000	F	25	0	
CWT SPECIALTY STORES INC.	ATTLEBORO, MA	RS	C.W.T.	18.000	F		0	Y
DEERE CREDIT, INC.	MADISON, WI	RS	JOHN DEERE CREDIT CARD	18.000	F	26	0	
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	EMPIRE	18.000	F	30	0	
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	FRU'GALS	18.000	F	30	0	
EMPIRE CLOTHING COMPANY	TOPSFIELD, MA	RS	GIBLEE'S	18.000	F	30	0	
EXXON COMPANY, U.S.A.	HOUSTON, TX	RS	EXXON CARD	18.000	V	27	0	
FILENE'S	BOSTON, MA	RS	FILENE'S	18.000	F	28	0	Y
G. FOX & COMPANY	HARTFORD, CT	RS	BETTER LIVING ACCOUNT	18.000	F	30	0	
G. FOX & COMPANY	HARTFORD, CT	RS	FLEX	18.000	F	30	0	
GANTOS INC.	GRAND RAPIDS, MI	RS	GANTOS	18.000	F	30	0	
GORDONS CONTEMPORARY STORES	IRVING TX	RS	GORDON'S	18.000	F	30	0	
HURLEY STATE BANK	SIOUX FALLS, SD	RS	BURBERRY'S	21.600	F	25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	RS	GETTY	21.600	F	25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	RS	GOODYEAR	21.960	F	25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	RS	LECHMERE	19.860	F	25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	RS	PANTS PLACE	22.800	F	25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	RS	SCRIBBLES	22.800	F	25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	RS	UNITED AIRLINES	21.600	F	25	0	
JORDAN MARSH COMPANY	BOSTON, MA	RS	JORDAN MARSH	18.000	F	30	0	
LORD & TAYLOR	NEW YORK, NY	RS	LORD & TAYLOR	18.000	F	25	0	
NEIMAN-MARCUS	BOSTON, MA	RS	NEIMAN-MARCUS	18.000	F	30	0	
NORWEST BANK IOWA NA	WEST DES MOINES, IA	RS	HARLEY DAVIDSON	19.800	F	25	40.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	RS	HARLEY DAVIDSON	19.800	F	25	10.00	Y
NORWEST BANK IOWA NA	WEST DES MOINES, IA	RS	HARLEY DAVIDSON MC	19.800	F	25	40.00	Y
PIER 1 IMPORTS, INC.	FT. WORTH, TX	RS	PIER 1 IMPORTS	18.000	V	25	0	
PURITAN CLOTHING COMPANY	[illegible]	RS	PURITAN CLOTHING COMPANY	18.000	F	30	0	
ROMM & COMPANY, INC.	BROCKTON, MA	RS	ROMM	18.000	F	25	0	
SEARS, ROEBUCK AND CO.	EVANSVILLE, IN	RS	SEARS/CITIBANK	15.900	F	30	0	Y
SEARS, ROEBUCK AND CO.	EVANSVILLE, IN	RS	SEARS/CITIBANK HOME IMPROV.	15.900	F	30	0	Y

MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 11AC

AS OF MARCH 31, [illegible]

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SHELL OIL COMPANY	TULSA, OK	RS	SHELL CREDIT CARD	18.000	F 25	20.00	Y
SHELL OIL COMPANY	TULSA, OK	RS	SHELL SEL. CREDIT CARD	18.000	I 25	20.00	Y
SUN COMPANY, INC. (SUN)	TULSA, OKLAHOMA	RS	SUNOCO BLUE REGULAR	18.000	F 25	0	
SUN COMPANY, INC. (SUN)	TULSA, OKLAHOMA	RS	SUNOCO PRESTIGE	18.000	F 25	25.00	
TALBOTS	HINGHAM, MA	RS	TALBOTS CHARGE	18.000	F 30	0	
ZALE DELAWARE, INC.	IRVING, TX	RS	ZALE	18.000	I 30	0	

FOOTNOTES:

BANK IS AGENT FOR:

(1) HOUSEHOLD BANK, NATIONAL ASSOCIATION, SALINAS, CA
(2) CHASE MANHATTAN BANK, WILMINGTON, DE
(3) NORWEST CARD SERVICES, DESMOINES, IOWA
(4) MELLON BANK, WILMINGTON, DE
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
(8) UNITED SAVINGS BANK, MANCHESTER, NH
(9) PNC NATIONAL BANK, WILMINGTON, DE
(10) CITIZENS FIDELITY BANK AND TRUST, LOUISVILLE, KY
(11) SIGNET BANK/VIRGINIA, GLEN ALLEN, VA
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, LINCOLNSHIRE, IL
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) SHAWMUT BANK, BOSTON, MA
(14B) IBAA BANCARD
(14C) MBNA AMERICA, NEWARK, DE
(14D) CITIBANK, NEW YORK, NY
(14E) MARYLAND BANK, N.A., BALTIMORE, MD
(14F) ANB NATIONAL BANK, NEW YORK, NY
(14G) BANCOHIO NATIONAL BANK, COLUMBUS, OH
(14H) FIRST WACHOVIA BANK, ATLANTA, GA
(14I) MASSACHUSETTS COMPANY, BOSTON, MA

(15) 18 / 12% @ $500
(16) 17.9 / 14.9% @ $900
(17) 16 / 15% @ $1000
(18) 16.7 / 15.7% @ $1000
(19) 17.5 / 10% @ $1000
(20) 17.9 / 16.4% @ $2500
(21) MC / VISA both for $21.00
(22) MC / VISA both for $25.00
(23) 18 / 16 / 15% @ $2500 / $10,000
(24) 10.5 / 10 / 9.5% @ $1000 / $2500
(25) 17.7 / 16.8 / 15.9 @ $1500 / $2500
(26) 16.9 / 15.9% @ $3000
(27) MC / VISA both for $22.00
(28) MC / VISA both for $24.00
(29) MC / VISA both for $20.00
(30) MC / VISA both for $12.00
(31) $1.50 in those month with debit activity
(32) MC / VISA both for $18.00
(33) 22 / 20% @ $1200
(34) 20.0 / 18.0% @ $1200

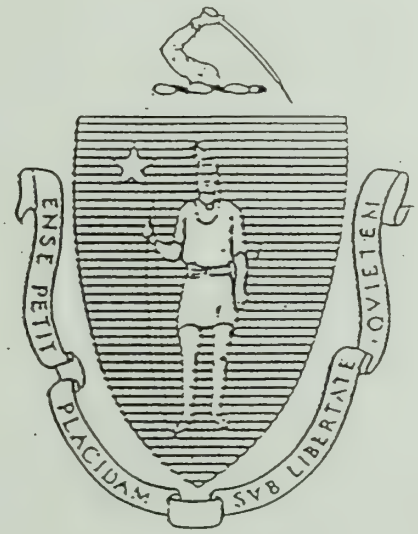
RS = Retail Stores FI = Financial Institutions O = Other

MASS. R1.12:1993/no.2

The Commonwealth of Massachusetts

OFFICE OF

COMMISSIONER OF BANKS



QUARTERLY

CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS

CHAPTER 140

SECTION 114C

GOVERNMENT DOCUMENTS COLLECTION
OCT 1994
University of Massachusetts Depository Copy

As of June 30, 1993

William F. Weld
Governor

Alan R. Morse, Jr.
Commissioner

Published by the Office of the Secretary of State,
Michael J. Connolly, Secretary

$1.05

NOTICE:

This list contains information as submitted by the individual card issuers. The rates reported are not independently verified and may be subject to change after the report date of June 30, 1993. You are advised to contact an issuer to verify rates and terms before applying for a particular credit card.

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
AGFA EMP FED CU	200 BELLARDVALE ST	WILMINGTON MA 01887	VISA	14.00	F	25	12.00	Y
ALDENVILLE CU	710 GRATTAN STREET	CHICOPEE MA 01020	VISA	11.50	V	25	15.00	Y
ANDOVER FED CU	3 LUPINE RD	ANDOVER MA O1810	VISA	12.99	F	25	15.00	Y
AVCO MASS FED CU	201 LOWELL ST	WILMINGTON MA 01887	VISA	12.90	F	25	0.00	Y
BALFOUR FED CU	28 COUNTS ST	ATTLEBORO MA 02703	VISA	14.90	F	30	15.00	N
BANK OF CANTON	557 WASHINGTON ST	CANTON MA 02021	MC	13.68	F	25	25.00	Y
BANK OF CANTON	557 WASHINGTON ST	CANTON MA 02021	VISA	13.68	F	25	25.00	Y
BANK OF HOVEN	200 MAIN STREET	HOVEN SD 57450	MC	21.00	F	25	39.00	Y
BANK OF HOVEN	200 MAIN STREET	HOVEN SD 57450	VISA	21.00	F	25	39.00	Y
BAY STATE SAVINGS BANK (14C)	30 FRANKLIN ST	WORCESTER MA 01608	VISA	18.90	F	25	20.00	Y
BAYBANK	7 N.E. EXECUTIVE PARK	BURLINGTON MA 01803	MC CLASSIC	14.40	V	25	21.00	Y
BAYBANK	7 N.E. EXECUTIVE PARK	BURLINGTON MA 01803	MC GOLD	13.90	V	25	30.00	Y
BAYBANK	7 N.E. EXECUTIVE PARK	BURLINGTON MA 01803	MC GOLD	7.50	V	25	45.00	Y
BAYBANK	7 N.E. EXECUTIVE PARK	BURLINGTON MA 01803	MC PLAT	8.50	V	25	45.00	Y
BAYBANK	7 N.E. EXECUTIVE PARK	BURLINGTON MA 01803	VISA CLASSIC	14.40	V	25	21.00	Y
BAYBANK	7 N.E. EXECUTIVE PARK	BURLINGTON MA 01803	VISA GOLD	7.50	V	25	30.00	Y
BAYBANK	7 N.E. EXECUTIVE PARK	BURLINGTON MA 01803	VISA GOLD	13.90	V	25	45.00	Y
BAYBANK	7 N.E. EXECUTIVE PARK	BURLINGTON MA 01803	VISA PLAT	8.50	V	25	45.00	Y
BAYBANK BOSTON NA	175 FEDERAL STREET	BOSTON MA 02110	MC CLASSIC	14.40	V	25	21.00	Y
BAYBANK BOSTON NA	175 FEDERAL STREET	BOSTON MA 02110	MC GOLD	7.50	V	25	45.00	Y
BAYBANK BOSTON NA	175 FEDERAL STREET	BOSTON MA 02110	MC GOLD	13.90	V	25	30.00	Y
BAYBANK BOSTON NA	175 FEDERAL STREET	BOSTON MA 02110	MC PLAT	8.50	V	25	45.00	Y
BAYBANK BOSTON NA	175 FEDERAL STREET	BOSTON MA 02110	VISA CLASSIC	14.40	V	25	21.00	Y
BAYBANK BOSTON NA	175 FEDERAL STREET	BOSTON MA 02110	VISA GOLD	13.90	V	25	30.00	Y
BAYBANK BOSTON NA	175 FEDERAL STREET	BOSTON MA 02110	VISA GOLD	7.50	V	25	45.00	Y
BAYBANK BOSTON NA	175 FEDERAL STREET	BOSTON MA 02110	VISA PLAT	8.50	V	25	45.00	Y
BAYBANK CONNECTICUT NA	90 STATE HOUSE SQUARE	HARTFORD CT 06103	MC CLASSIC	14.40	V	25	21.00	Y
BAYBANK CONNECTICUT NA	90 STATE HOUSE SQUARE	HARTFORD CT 06103	MC GOLD	13.90	V	25	30.00	Y
BAYBANK CONNECTICUT NA	90 STATE HOUSE SQUARE	HARTFORD CT 06103	MC PLAT	8.50	V	25	45.00	Y
BAYBANK CONNECTICUT NA	90 STATE HOUSE SQUARE	HARTFORD CT 06103	VISA CLASSIC	14.40	V	25	21.00	Y
BAYBANK CONNECTICUT NA	90 STATE HOUSE SQUARE	HARTFORD CT 06103	VISA GOLD	13.90	V	25	30.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
CITIZENS TRUST CO	ONE CITIZEN PLAZA	PROVIDENCE RI 02930	VISA CLASSIC	14.50	F	0	0.00	Y
CITIZENS TRUST CO	ONE CITIZEN PLAZA	PROVIDENCE RI 02930	VISA CLASSIC	15.90	F	25	20.00	Y
CITIZENS TRUST CO	ONE CITIZEN PLAZA	PROVIDENCE RI 02930	VISA GOLD	13.00	V	25	35.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC	15.90	F	25	20.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC ADVANT	9.60	V	25	39.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC CLASSIC	15.90	V	25	18.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC KCR	17.80	F	25	20.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC RCAA	16.50	F	25	16.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC SPEC CONN	17.50	F	25	0.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC SPEC CONN	13.40	V	25	0.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC SWBU	17.80	F	25	20.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC UIAA	17.80	F	25	18.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC UIAA	16.50	F	25	16.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC UMCAA	16.50	F	25	16.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC UMCAA	17.80	F	25	18.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC UMKC	17.80	F	25	18.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC UMSL	16.50	F	25	18.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	MC WMSUAA	21.40	F	25	0.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA	15.90	F	25	20.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA BUS	8.00	V	25	30.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA CLASSIC	15.90	V	25	18.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA GOLD	15.50	F	25	35.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA GOLD BAMS	16.90	F	25	0.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA GOLD KBA	16.90	F	25	0.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA GOLD KCMI	16.90	F	25	0.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA OASIS	15.90	F	25	20.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA RCAA	16.50	F	25	16.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA SPEC CONN	17.50	F	25	0.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA SPEC CONN	13.40	V	25	0.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA SWBU	17.80	F	25	20.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA SWMSUAA	21.40	F	25	0.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA UIAA	16.50	F	25	16.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA UIAA	16.50	F	25	18.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA UMCAA	16.50	F	25	16.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA UMCAA	17.80	F	25	18.00	Y
COMMERCE BANK OF OMAHA	720 MAIN STREET	KANSAS CITY MO 64105	VISA UMSL	16.50	F	25	18.00	Y
COMMERCE BANK & TRUST	386 MAIN ST	WORCESTER MA 01608	MC	16.50	F	25	20.00	Y
COMMERCE BANK & TRUST	386 MAIN ST	WORCESTER MA 01608	MC CENTURY	11.50	V	25	20.00	Y
COMMERCE BANK & TRUST	386 MAIN ST	WORCESTER MA 01608	MC PRIME GROU	11.50	V	25	20.00	Y
COMMERCE BANK & TRUST	386 MAIN ST	WORCESTER MA 01608	VISA CENTURY	11.50	V	25	20.00	Y
COMMERCE BANK & TRUST	386 MAIN ST	WORCESTER MA 01608	VISA CLASSIC	16.50	F	25	20.00	Y
COMMERCE BANK & TRUST	386 MAIN ST	WORCESTER MA 01608	VISA PRIME GRO	11.50	V	25	20.00	Y
COMMERCE BANK & TRUST	386 MAIN ST	WORCESTER MA 01608	VISA/INSURANCI	11.50	V	25	20.00	Y
COMMONWEALTH GAS EMP CU	157 CORDAVILLE RD	SOUTHBORO MA 01772	MC	14.00	F	25	0.00	Y
COOP BANK OF CONCORD (14C)	125 NAGOG PK	ACTON MA 01720	MC	17.90	F	25	20.00	Y
COOP BANK OF CONCORD (14C)	125 NAGOG PK	ACTON MA 01720	MC	15.90	V	25	20.00	Y
COOP BANK OF CONCORD (14C)	125 NAGOG PK	ACTON MA 01720	MC GOLD	15.90	V	25	36.00	Y
COOP BANK OF CONCORD (14C)	125 NAGOG PK	ACTON MA 01720	MC GOLD	17.90	F	25	36.00	Y
COOP BANK OF CONCORD (14C)	125 NAGOG PK	ACTON MA 01720	VISA	17.90	F	25	20.00	Y
COOP BANK OF CONCORD (14C)	125 NAGOG PK	ACTON MA 01720	VISA	15.90	V	25	20.00	Y
COOP BANK OF CONCORD (14C)	125 NAGOG PK	ACTON MA 01720	VISA GOLD	17.90	F	25	36.00	Y
COOP BANK OF CONCORD (14C)	125 NAGOG PK	ACTON MA 01720	VISA GOLD	15.90	V	25	36.00	Y
COUNTRY BANK FOR SAVINGS (14C)	75 MAIN STREET	WARE MA 01082	MC	15.90	V	25	20.00	Y
COUNTRY BANK FOR SAVINGS (14C)	75 MAIN STREET	WARE MA 01082	MC	17.90	F	25	20.00	Y
COUNTRY BANK FOR SAVINGS (14C)	75 MAIN STREET	WARE MA 01082	MC GOLD	17.90	F	25	40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	75 MAIN STREET	WARE MA 01082	MC GOLD	15.90	V	25	40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	75 MAIN STREET	WARE MA 01082	VISA	17.90	F	25	20.00	Y
COUNTRY BANK FOR SAVINGS (14C)	75 MAIN STREET	WARE MA 01082	VISA	15.90	V	25	20.00	Y
COUNTRY BANK FOR SAVINGS (14C)	75 MAIN STREET	WARE MA 01082	VISA GOLD	17.90	F	25	40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	75 MAIN STREET	WARE MA 01082	VISA GOLD	15.90	V	25	40.00	Y
CRESCENT CU	PO BOX 4290	BROCKTON MA 02401	MC	14.90	F	25	15.00	Y
CRESCENT CU	PO BOX 4290	BROCKTON MA 02401	VISA	14.90	F	25	15.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
CRESTAR BANK	PO BOX 27172	RICHMOND VA 23261	MC	15.90	F	25	20.00	Y
CRESTAR BANK	PO BOX 27172	RICHMOND VA 23261	UNITY	15.90	F	25	20.00	Y
CRESTAR BANK	PO BOX 27172	RICHMOND VA 23261	UNITY BASS LIFE	15.90	F	25	20.00	Y
CRESTAR BANK	PO BOX 27172	RICHMOND VA 23261	VISA CLASSIC	15.90	F	25	20.00	Y
CRESTAR BANK	PO BOX 27172	RICHMOND VA 23261	VISA GOLD	15.90	F	25	35.00	Y
CRESTAR BANK	PO BOX 27172	RICHMOND VA 23261	VISA PREMIER	15.90	F	25	40.00	Y
DIRECT FEDERAL CU	PO BOX 9123	NEEDHAM HTS MA 02194	VISA	14.40	V	25	15.00	Y
EASTERN BANK	270 UNION STREET	LYNN MA 09101	MC	16.75	F	25	24.00	Y
EASTERN BANK	270 UNION STREET	LYNN MA 09101	MC GOLD	16.75	F	25	42.00	Y
EASTHAMPTON SAVINGS BANK (14C)	PO BOX 351	EASTHAMPTON MA 01027	MC GOLD	18.90	F	25	40.00	Y
EASTHAMPTON SAVINGS BANK (14C)	PO BOX 351	EASTHAMPTON MA 01027	MC PREFERRED	18.90	F	25	20.00	Y
EASTHAMPTON SAVINGS BANK (14C)	PO BOX 351	EASTHAMPTON MA 01027	VISA GOLD	18.90	F	25	40.00	Y
EASTHAMPTON SAVINGS BANK (14C)	PO BOX 351	EASTHAMPTON MA 01027	VISA PREFERRED	18.90	F	25	20.00	Y
EDGARTOWN NATIONAL BANK (4)	2 S. WATER/PO BOX 96	EDGARTOWN MA 02539	MC	18.60	F	25	18.00	Y
EDGARTOWN NATIONAL BANK (4)	2 S. WATER/PO BOX 96	EDGARTOWN MA 02539	MC GOLD	13.90	V	25	45.00	Y
EDGARTOWN NATIONAL BANK (4)	2 S. WATER/PO BOX 96	EDGARTOWN MA 02539	VISA	13.90	F	25	18.00	Y
EDGARTOWN NATIONAL BANK (4)	2 S. WATER/PO BOX 96	EDGARTOWN MA 02539	VISA GOLD	13.90	V	25	45.00	Y
ENTERPRISE BANK & TRUST	222 MERRIMACK ST	LOWELL MA 01852	MC	16.20	F	25	20.00	Y
ENTERPRISE BANK & TRUST	222 MERRIMACK ST	LOWELL MA 01852	VISA	16.20	F	25	20.00	Y
E. CAMBRIDGE SAVINGS BANK (5)	292 CAMBRIDGE ST	CAMBRIDGE MA 02141	MC	19.80	F	25	20.00	Y
E. CAMBRIDGE SAVINGS BANK (5)	292 CAMBRIDGE ST	CAMBRIDGE MA 02141	MC	16.95	V	25	20.00	Y
E. CAMBRIDGE SAVINGS BANK (5)	292 CAMBRIDGE ST	CAMBRIDGE MA 02141	VISA	16.95	V	25	20.00	Y
E. CAMBRIDGE SAVINGS BANK (5)	292 CAMBRIDGE ST	CAMBRIDGE MA 02141	VISA	19.80	F	25	20.00	Y
FIDELITY COOPERATIVE	675 MAIN STREET	FITCHBURG MA 01420	VISA	18.90	F	25	20.00	Y
FIDELITY COOPERATIVE	675 MAIN STREET	FITCHBURG MA 01420	VISA GOLD	18.90	F	25	40.00	Y
FIDELITY TRUST	PO BOX 30282	SALTLKE CTY UT 84130	MC	19.00	F	30	0.00	N
FIDELITY TRUST	PO BOX 30282	SALTLKE CTY UT 84130	VISA	19.00	F	30	0.00	N
FILENE CU	426 WASHINGTON ST	BOSTON MA 02101	VISA	9.99	F	25	15.00	Y
FIRST CITIZEN FED CU	271 UNION ST	NEW BEDFORD MA 02740	VISA CLASSIC	10.99	F	25	15.00	Y
FIRST CITIZEN FED CU	271 UNION ST	NEW BEDFORD MA 02740	VISA GOLD	9.99	F	25	25.00	Y
FIRST NAT BANK OF ISPWICH	31 MARKET ST	IPSWICH MA 01938	MC	18.00	F	25	20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
FIRST NH BANK	1000 ELM ST	MANCHESTER NH 03101	MC BUSINESS	14.40	V	25	45.00	Y
FIRST NH BANK	1000 ELM ST	MANCHESTER NH 03101	MC CLASSIC	14.40	V	25	20.00	Y
FIRST NH BANK	1000 ELM ST	MANCHESTER NH 03101	MC GOLD	14.40	V	25	40.00	Y
FIRST NH BANK	1000 ELM ST	MANCHESTER NH 03101	VISA BUS	14.40	V	25	45.00	Y
FIRST NH BANK	1000 ELM ST	MANCHESTER NH 03101	VISA CLASSIC	14.40	V	25	20.00	Y
FIRST NH BANK	1000 ELM ST	MANCHESTER NH 03101	VISA GOLD	14.40	V	25	40.00	Y
FITCHBURG MUNICIPAL EMP CU	718 MAIN STREET	FITCHBURG MA 01420	VISA	12.90	F	30	15.00	Y
FLAGSHIP BANK	306 MAIN STREET	WORCESTER MA 01608	MC	15.95	F	25	24.00	N
FLEET BANK-NH	11 MURPHY DRIVE	NASHUA NH 03060	MC BUSINESS	14.40	V	25	25.00	Y
FLEET BANK-NH	11 MURPHY DRIVE	NASHUA NH 03060	MC CLASSIC	14.40	V	25	25.00	Y
FLEET BANK-NH	11 MURPHY DRIVE	NASHUA NH 03060	MC GOLD	14.40	V	25	40.00	Y
FLEET BANK-NH	11 MURPHY DRIVE	NASHUA NH 03060	VISA BUSINESS	14.40	V	25	25.00	Y
FLEET BANK-NH	11 MURPHY DRIVE	NASHUA NH 03060	VISA CLASSIC	14.40	V	25	25.00	Y
FLEET BANK-NH	11 MURPHY DRIVE	NASHUA NH 03060	VISA GOLD	14.40	V	25	40.00	Y
FLEET NATIONAL BANK	111 WESTMINSTER ST	PROVIDENCE RI	MC	14.40	V	25	25.00	Y
FLEET NATIONAL BANK	111 WESTMINSTER ST	PROVIDENCE RI	VISA	14.40	V	25	25.00	Y
FLEET NATIONAL BANK	111 WESTMINSTER ST	PROVIDENCE RI	VISA BUSINESS	14.40	V	25	30.00	Y
FLEET NATIONAL BANK	111 WESTMINSTER ST	PROVIDENCE RI	VISA GOLD	14.40	V	25	25.00	Y
FLEET NATIONAL BANK	111 WESTMINSTER ST	PROVIDENCE RI	VISA MAS	14.40	V	25	25.00	Y
FLEET NATIONAL BANK	111 WESTMINSTER ST	PROVIDENCE RI	VISA SKI	14.40	V	25	25.00	Y
FLEET NATIONAL BANK	111 WESTMINSTER ST	PROVIDENCE RI	VISA STUDENT	14.40	V	25	25.00	Y
FLEET NATIONAL BANK	111 WESTMINSTER ST	PROVIDENCE RI	VISA URI	14.40	V	25	25.00	Y
FOXBORO NATIONAL BANK	1 MECHANIC ST	FOXBORO MA 02035	MC	11.90	V	25	18.00	Y
GFA FEDERAL CU	229 PARKER ST	GARDNER MA 01440	VISA CLASSIC	14.00	V	25	12.00	Y
GLENDALE COOP	738 BROADWAY	EVERETT, MA 02149	MC	15.90	F	25	25.00	Y
GLOUCESTER BANK & TRUST (14C)	2 HARBOR LOOP	GLOUCESTER MA 01930	MC	18.90	F	25	20.00	Y
GLOUCESTER BANK & TRUST (14C)	2 HARBOR LOOP	GLOUCESTER MA 01930	VISA	18.90	F	25	20.00	Y
GREAT BARRINGTON SAV BNK (14C)	244 MAIN STREET	GREAT BARRINGTON 01230	MC	18.90	F	25	20.00	Y
GREAT BARRINGTON SAV BNK (14C)	244 MAIN STREET	GREAT BARRINGTON 01230	MC	15.90	V	25	20.00	Y
GREAT BARRINGTON SAV BNK (14C)	244 MAIN STREET	GREAT BARRINGTON 01230	MC GOLD	15.90	V	25	40.00	Y
GREAT BARRINGTON SAV BNK (14C)	244 MAIN STREET	GREAT BARRINGTON 01230	MC GOLD	18.90	F	25	40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
GREAT BARRINGTON SAV BNK (14C)	244 MAIN STREET	GREAT BARRINGTON 01230	VISA	15.90	V	25	20.00	Y
GREAT BARRINGTON SAV BNK (14C)	244 MAIN STREET	GREAT BARRINGTON 01230	VISA	18.90	F	25	20.00	Y
GREAT BARRINGTON SAV BNK (14C)	244 MAIN STREET	GREAT BARRINGTON 01230	VISA GOLD	18.90	F	25	40.00	Y
GREAT BARRINGTON SAV BNK (14C)	244 MAIN STREET	GREAT BARRINGTON 01230	VISA GOLD	15.90	V	25	40.00	Y
GREATBANK/USTRUST	100 1ST NAT PLAZA	CHICAGO HTS IL 60411	MC	18.00	V	25	20.00	Y
GREATBANK/USTRUST	100 1ST NAT PLAZA	CHICAGO HTS IL 60411	VISA	18.00	V	25	20.00	Y
GREATER BOSTON BANK (14C)	414 WASHINGTON ST	BRIGHTON MA 02135	MC	18.90	F	25	20.00	Y
GREATER BOSTON BANK (14C)	414 WASHINGTON ST	BRIGHTON MA 02135	MC GOLD	18.90	F	25	40.00	Y
GREATER BOSTON BANK (14C)	414 WASHINGTON ST	BRIGHTON MA 02135	VISA	18.90	F	25	20.00	Y
GREATER BOSTON BANK (14C)	414 WASHINGTON ST	BRIGHTON MA 02135	VISA GOLD	18.90	F	25	40.00	Y
GREENWOOD TRUST CO	12 READS WAY	NEW CASTLE DE 19720	DISCOVER	14.90	V	25	0.00	Y
GREENWOOD TRUST CO	12 READS WAY	NEW CASTLE DE 19720	DISCOVER PRIV	14.90	V	25	40.00	Y
HANSCOM FEDERAL CU	1610 EGLIN ST	HANSCOM AFB 01731	VISA CLASSIC	11.90	F	25	15.00	Y
HIBERNIA SAVING BANK	731 HANCOCK ST	QUINCY MA 02170	VISA CLASSIC	15.48	F	25	20.00	N
HIBERNIA SAVING BANK	731 HANCOCK ST	QUINCY MA 02170	VISA CLASS/SEC	18.00	F	25	20.00	N
HIBERNIA SAVING BANK	731 HANCOCK ST	QUINCY MA 02170	VISA GOLD	14.52	F	25	35.00	N
HINGHAM FED CRED UNION	19 FORT HILL ST	HINGHAM MA 02043	VISA CLASSIC	13.50	F	25	15.00	Y
HOLY FAMILY HOSP EMP CU	70 EAST ST	METHUEN MA 01844	VISA	14.75	F	25	15.00	N
HOUGHTON MIFFLIN EMP CU	WAYSIDE ROAD	BURLINGTON MA 01803	VISA	12.50	F	25	15.00	Y
HUDSON NATIONAL BANK	17 POPE ST	HUDSON MA 01749	MC	12.90	V	25	24.00	Y
HUDSON NATIONAL BANK	17 POPE ST	HUDSON MA 01749	MC	14.90	V	25	0.00	Y
HUDSON NATIONAL BANK	17 POPE ST	HUDSON MA 01749	MC GOLD	12.90	V	25	36.00	Y
INDUSTRIAL CU	126 STATE STREET	BOSTON MA 02109	VISA	13.50	F	25	10.00	Y
IPSWICH SAVINGS BANK (14C)	23 MARKET STREET	IPSWICH MA 01938	MC	18.90	F	25	20.00	Y
IPSWICH SAVINGS BANK (14C)	23 MARKET STREET	IPSWICH MA 01938	MC GOLD	18.90	F	25	40.00	Y
IPSWICH SAVINGS BANK (14C)	23 MARKET STREET	IPSWICH MA 01938	VISA	18.90	F	25	20.00	Y
IPSWICH SAVINGS BANK (14C)	23 MARKET STREET	IPSWICH MA 01938	VISA GOLD	18.90	F	25	40.00	Y
LAWRENCE FIREFTRS FED CU	14 AMESBURY ST	LAWRENCE MA 01840	VISA	12.90	V	25	0.00	Y
LEOMINSTER CU	20 ADAMS STREET	LEOMINISTER MA 01453	VISA	14.00	V	25	20.00	Y
LUSO AMERICAN CU	387 TREMONT ST	PEABODY MA 01960	VISA	11.00	F	25	0.00	Y
MARLBORO SAVINGS BANK (14C)	166 MAIN STREET	MARLBORO MA 01752	MC GOLD	15.90	V	25	40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
MARLBORO SAVINGS BANK (14C)	166 MAIN STREET	MARLBORO MA 01752	MC	15.90	V	25	20.00	Y
MARLBORO SAVINGS BANK (14C)	166 MAIN STREET	MARLBORO MA 01752	VISA	15.90	V	25	20.00	Y
MARLBORO SAVINGS BANK (14C)	166 MAIN STREET	MARLBORO MA 01752	VISA GOLD	15.90	V	25	40.00	Y
MARTHA'S VIN COOP (14C)	PO BOX 668 40 S. MAIN ST	VINEYARDHAVEN MA 02568	MC	18.90	F	25	20.00	Y
MARTHA'S VIN COOP (14C)	PO BOX 668 40 S. MAIN ST	VINEYARDHAVEN MA 02568	VISA	18.90	F	25	20.00	Y
MARTHA'S VIN NAT BNK (14F)	MAIN ST PO 9000	VINEYARDHAVEN MA 02568	MC	18.00	F	25	25.00	Y
MASS STATE EMP CU	2 BOYLSTON ST	BOSTON 02116	MC	11.90	F	25	15.00	Y
MBNA AMERICA NA	400 CHRISTIANA RD	NEWARK DE 19713	MC	17.90	F	25	20.00	Y
MBNA AMERICA NA	400 CHRISTIANA RD	NEWARK DE 19713	MC	15.90	V	25	20.00	Y
MBNA AMERICA NA	400 CHRISTIANA RD	NEWARK DE 19713	MC GOLD	17.90	F	25	40.00	Y
MBNA AMERICA NA	400 CHRISTIANA RD	NEWARK DE 19713	MC GOLD	15.90	V	25	40.00	Y
MBNA AMERICA NA	400 CHRISTIANA RD	NEWARK DE 19713	VISA	17.90	F	25	20.00	Y
MBNA AMERICA NA	400 CHRISTIANA RD	NEWARK DE 19713	VISA	15.90	V	25	20.00	Y
MBNA AMERICA NA	400 CHRISTIANA RD	NEWARK DE 19713	VISA GOLD	17.90	F	25	40.00	Y
MBNA AMERICA NA	400 CHRISTIANA RD	NEWARK DE 19713	VISA GOLD	15.90	V	25	40.00	Y
MECHANICS BANK (14G)	PO BOX 15073	WORCESTER MA O1615	VISA CLASSIC	17.88	F	0	25.00	Y
MECHANICS BANK (14G)	PO BOX 15073	WORCESTER MA O1615	VISA GOLD	15.96	F	0	45.00	Y
MEDFORD COOP BANK	60 HIGH STREET	MEDFORD MA 02155	MC CLASSIC	14.88	F	25	0.00	N
MEDFORD COOP BANK	60 HIGH STREET	MEDFORD MA 02155	MC GOLD	14.88	F	25	0.00	N
MEDFORD COOP BANK	60 HIGH STREET	MEDFORD MA 02155	VISA CLASSIC	14.88	F	25	0.00	N
MEDFORD COOP BANK	60 HIGH STREET	MEDFORD MA 02155	VISA GOLD	14.88	F	25	0.00	N
MEDFORD SAVINGS BANK (14C)	9 HIGH ST	MEDFORD MA 02155	MC	15.90	V	25	20.00	Y
MEDFORD SAVINGS BANK (14C)	9 HIGH ST	MEDFORD MA 02155	MC	18.90	F	25	20.00	Y
MEDFORD SAVINGS BANK (14C)	9 HIGH ST	MEDFORD MA 02155	MC GOLD	18.90	F	25	40.00	Y
MEDFORD SAVINGS BANK (14C)	9 HIGH ST	MEDFORD MA 02155	MC GOLD	15.90	V	25	40.00	Y
MEDFORD SAVINGS BANK (14C)	9 HIGH ST	MEDFORD MA 02155	VISA	15.90	V	25	20.00	Y
MEDFORD SAVINGS BANK (14C)	9 HIGH ST	MEDFORD MA 02155	VISA	18.90	F	25	20.00	Y
MEDFORD SAVINGS BANK (14C)	9 HIGH ST	MEDFORD MA 02155	VISA GOLD	15.90	V	25	40.00	Y
MEDFORD SAVINGS BANK (14C)	9 HIGH ST	MEDFORD MA 02155	VISA GOLD	18.90	F	25	40.00	Y
MEDICAL AREA FED CU	221 LONGWOOD AVE	BOSTON MA 02115	VISA	13.99	F	25	15.00	Y
MEDWAY SAVINGS	81 MAIN ST	MEDWAY MA 02053	VISA	18.90	F	25	20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
MEDWAY SAVINGS	81 MAIN ST	MEDWAY MA 02053	VISA GOLD	18.90	F	25	40.00	Y
MERCANTILE BANK & TRUST CO	61 BROOKLINE AVE	BOSTON MA 02215	MC GOLD	13.92	F	25	40.00	N
MERCANTILE BANK & TRUST CO	61 BROOKLINE AVE	BOSTON MA 02215	VISA GOLD	13.92	F	25	40.00	N
MERRIMACK VALLEY FED CU	1475 OSGOOD ST	N. ANDOVER MA 01845	VISA CLASSIC	13.90	F	25	12.00	Y
METROPOLITAN CU	200 REVERE BCH PKWY	CHELSEA MA 02150	VISA	13.90	F	25	15.00	Y
MFC FED CU	296 AVENUE A	TURNERS FALL MA 01376	VISA	13.90	F	26	15.00	Y
MIDDLESEX SAVINGS BANK (14C)	64 MAIN ST	NATICK MA 01760	MC	15.90	V	25	20.00	Y
MIDDLESEX SAVINGS BANK (14C)	64 MAIN ST	NATICK MA 01760	MC	18.90	F	25	20.00	Y
MIDDLESEX SAVINGS BANK (14C)	64 MAIN ST	NATICK MA 01760	MC GOLD	15.90	V	25	40.00	Y
MIDDLESEX SAVINGS BANK (14C)	64 MAIN ST	NATICK MA 01760	MC GOLD	18.90	F	25	40.00	Y
MIDDLESEX SAVINGS BANK (14C)	64 MAIN ST	NATICK MA 01760	VISA	18.90	F	25	20.00	Y
MIDDLESEX SAVINGS BANK (14C)	64 MAIN ST	NATICK MA 01760	VISA	15.90	V	25	20.00	Y
MIDDLESEX SAVINGS BANK (14C)	64 MAIN ST	NATICK MA 01760	VISA GOLD	15.90	V	25	40.00	Y
MIDDLESEX SAVINGS BANK (14C)	64 MAIN ST	NATICK MA 01760	VISA GOLD	18.90	F	25	40.00	Y
MIDDLETON SAVINGS BANK	POBOX 609/35 MATTHEW ST	GOSHEN NY 10924	MC	15.25	F	25	25.00	Y
MIDDLETON SAVINGS BANK	POBOX 609/35 MATTHEW ST	GOSHEN NY 10924	VISA CLASSIC	15.25	F	25	25.00	Y
MIDDLETON SAVINGS BANK	POBOX 609/35 MATTHEW ST	GOSHEN NY 10924	VISA GOLD	15.25	F	25	40.00	Y
MILFORD FED SAV & LOAN ASSN (14C)	246 MAIN ST	MILFORD MA 01757	MC	18.90	F	25	20.00	Y
MILFORD FED SAV & LOAN ASSN (14C)	246 MAIN ST	MILFORD MA 01757	MC GOLD	18.90	F	25	40.00	Y
MILFORD FED SAV & LOAN ASSN (14C)	246 MAIN ST	MILFORD MA 01757	VISA	18.90	F	25	20.00	Y
MILFORD FED SAV & LOAN ASSN (14C)	246 MAIN ST	MILFORD MA 01757	VISA GOLD	18.90	F	25	40.00	Y
MILLBURY CU	50 MAIN STREET	MILLBURY MA 01527	VISA	13.90	F	30	20.00	Y
MILLBURY NAT BANK	18 MAIN ST	MILBURY MA 01527	MC	14.16	F	25	15.00	Y
MILLBURY NAT BANK	18 MAIN ST	MILBURY MA 01527	VISA	14.16	F	25	15.00	Y
MIT EMPLOYEES FED CU	50 AMES STREET E19 437	CAMBRIDGE MA 02142	VISA	11.90	F	25	15.00	Y
MONSANTO EMP CU	730 WORCESTER ST	SPRINGFIELD MA 01151	VISA CLASSIC	12.00	F	25	0.00	N
MONSANTO EMP CU	730 WORCESTER ST	SPRINGFIELD MA 01151	VISA GOLD	12.00	F	25	10.00	N
NAT CITY BANK OF KENTUCKY	101 SOUTH 5TH ST	LOUISVILLE KY 40202	MC	18.90	F	25	16.00	Y
NAT CITY BANK OF KENTUCKY	101 SOUTH 5TH ST	LOUISVILLE KY 40202	MC	14.15	V	25	20.00	Y
NAT CITY BANK OF KENTUCKY	101 SOUTH 5TH ST	LOUISVILLE KY 40202	MC BUS	18.00	F	25	20.00	Y
NAT CITY BANK OF KENTUCKY	101 SOUTH 5TH ST	LOUISVILLE KY 40202	MC GOLD	12.14	V	25	30.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
NAT CITY BANK OF KENTUCKY	101 SOUTH 5TH ST	LOUISVILLE KY 40202	VISA	14.15	V	25	20.00	Y
NAT CITY BANK OF KENTUCKY	101 SOUTH 5TH ST	LOUISVILLE KY 40202	VISA GOLD	11.00	V	25	30.00	Y
NATIONAL GRAND BANK	91 PLEASANT ST	MARBLEHEAD MA 01945	MC	16.50	F	25	18.00	Y
NE TEAMSTERS FED CU	552 MAIN ST	CHARLESTWN MA 02129	VISA	16.00	V	25	0.00	Y
NESC FED CU	310 LOWELL/ PO BOX 30	ANDOVER MA 01810	VISA	12.50	F	25	15.00	N
NEW DARTMOUTH BANK	TWO COLLEGE PARK DR	HOOKSETT NH 03106	MC	14.90	V	25	15.00	Y
NEW DARTMOUTH BANK	TWO COLLEGE PARK DR	HOOKSETT NH 03106	VISA	14.90	V	25	15.00	Y
NORWEST/BRAINTREE (3)	7000 VISTA DRIVE	W. DES MOINES IA 50266	MC	15.00	V	25	20.00	Y
NORWEST/BRAINTREE (3)	7000 VISTA DRIVE	W. DES MOINES IA 50266	MC GOLD	13.40	V	25	40.00	Y
NORWEST/BRAINTREE (3)	7000 VISTA DRIVE	W. DES MOINES IA 50266	VISA	15.00	V	25	20.00	N
NORWEST/BRAINTREE (3)	7000 VISTA DRIVE	W. DES MOINES IA 50266	VISA GOLD	13.40	V	25	40.00	Y
NORWEST/GREENFIELD COOP (3)	7000 VISTA DRIVE	W. DES MOINES IA 50266	MC	15.00	V	25	20.00	Y
NORWEST/GREENFIELD COOP (3)	7000 VISTA DRIVE	W. DES MOINES IA 50266	MC GOLD	13.40	V	25	40.00	Y
NORWEST/GREENFIELD COOP (3)	7000 VISTA DRIVE	W. DES MOINES IA 50266	VISA	15.00	V	25	20.00	Y
NORWEST/GREENFIELD COOP (3)	7000 VISTA DRIVE	W. DES MOINES IA 50266	VISA GOLD	13.40	V	25	40.00	Y
NORWEST/LUZO COMMUNITY (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	MC	15.00	V	25	20.00	Y
NORWEST/LUZO COMMUNITY (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	MC GOLD	13.40	V	25	40.00	Y
NORWEST/LUZO COMMUNITY (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	VISA	15.00	V	25	20.00	Y
NORWEST/LUZO COMMUNITY (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	VISA GOLD	13.40	V	25	40.00	Y
NORWEST/PIONEER (3)	7000 VISTA DRIVE	W DES MOINES IA 50266	MC	15.00	V	25	20.00	Y
NORWEST/PIONEER (3)	7000 VISTA DRIVE	W DES MOINES IA 50266	MC GOLD	13.40	V	25	40.00	Y
NORWEST/PIONEER (3)	7000 VISTA DRIVE	W DES MOINES IA 50266	VISA	15.00	V	25	20.00	Y
NORWEST/PIONEER (3)	7000 VISTA DRIVE	W DES MOINES IA 50266	VISA GOLD	13.40	V	25	40.00	Y
NORWEST/SANDWICH COOP BNK (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	MC	15.00	V	25	20.00	Y
NORWEST/SANDWICH COOP BNK (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	MC GOLD	13.40	V	25	40.00	Y
NORWEST/SANDWICH COOP BNK (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	MC GOLD	13.40	V	25	40.00	Y
NORWEST/SANDWICH COOP BNK (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	VISA	15.00	V	25	20.00	Y
NORWEST/SHAWMUT (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	MC	15.00	V	25	20.00	Y
NORWEST/SHAWMUT (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	MC GOLD	13.40	F	25	40.00	Y
NORWEST/SHAWMUT (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	VISA	15.00	V	25	20.00	Y
NORWEST/SHAWMUT (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	VISA GOLD	13.40	F	25	40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
NORWEST/STERLING BANK (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	MC	15.00	V	25	20.00	Y
NORWEST/STERLING BANK (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	MC GOLD	13.40	V	25	40.00	Y
NORWEST/STERLING BANK (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	VISA	15.00	V	25	20.00	Y
NORWEST/STERLING BANK (3)	7000 VISTA DRIVE	W DES MOINES IA 50200	VISA GOLD	13.40	V	25	40.00	Y
NORWOOD COOP (14C)	11 CENTRAL STREET	NORWOOD MA 02062	MC	15.90	V	25	20.00	Y
NORWOOD COOP (14C)	11 CENTRAL STREET	NORWOOD MA 02062	MC GOLD	15.90	V	25	20.00	Y
NORWOOD COOP (14C)	11 CENTRAL STREET	NORWOOD MA 02062	VISA	15.90	V	25	20.00	Y
NORWOOD COOP (14C)	11 CENTRAL STREET	NORWOOD MA 02062	VISA GOLD	15.90	V	25	20.00	Y
N. MA TEL WORKERS CU	37 HALE ST	LOWELL MA 01851	MC	13.90	F	25	0.00	Y
N. MA TEL WORKERS CU	37 HALE ST	LOWELL MA 01851	VISA	12.90	F	25	20.00	Y
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC GOLD	18.00	F	25	18.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC GOLD	15.60	F	25	18.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC GOLD	15.80	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC GOLD	15.90	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC GOLD	15.90	F	25	18.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC GOLD	16.80	F	25	18.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC GOLD	15.00	F	25	18.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC GOLD	15.90	F	25	18.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC GOLD	16.80	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC GOLD ISIM	13.80	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC SILV REG	17.90	F	25	15.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC SILV REG	10.40	V	25	20.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC SILV REG	11.90	V	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC SILV REG	14.90	F	25	20.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC SILV REG	16.90	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MC SILV REG	15.50	V	25	15.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG AAA	16.60	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG AIA	15.60	F	25	27.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG AM MRKTNG	15.60	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG APPR INST	15.80	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG ELMHUST CLG	13.80	F	25	0.00	N

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG IMAGE SOFT	12.90	V	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG MOWW	14.90	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG NAQAP	15.60	F	25	20.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG NAT FUN DIR	15.60	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG NBFA	13.80	F	25	18.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG NBFA	15.60	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG NSTP	12.90	V	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG NSTP	14.90	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG VAR	12.90	V	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCG VEG TIMES	13.80	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCR AMER VETS	13.90	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCS AMER MKTG	17.90	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCS ELMHUST CLG	16.90	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCS MOWWI	15.90	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	MCS NAT FUN DIR	16.90	F	25	0.00	N
OAK BROOK BANK	1400 SIXTEENTH STREET	OAKBROOK IL 60521	STUD MC	16.90	F	25	10.00	N
OCEAN SPRAY EMPLOYEE FED CU	ONE OCEAN SPRAY DRIVE	LAKEVILLE MA	VISA	12.50	F	25	10.00	Y
PACIFIC NAT BANK NANTUCKET	61 MAIN ST PO BOX 1850	NANTUCKET MA 02554	VISA	16.90	F	25	20.00	Y
PARK NATIONAL BANK (THE)	50 N. THIRD ST	NEWARK OH 43055	MC	18.00	F	25	12.00	Y
PARK NATIONAL BANK (THE)	50 N. THIRD ST	NEWARK OH 43055	VISA	18.00	F	25	12.00	Y
PARK NATIONAL BANK (THE)	50 N. THIRD ST	NEWARK OH 43055	VISA GOLD	8.50	V	25	50.00	Y
PITTSFIELD GE EMP CU	75 KELLOGG ST	PITTIFIELD MA 01201	VISA	14.48	F	25	0.00	Y
PLAN CU	100 SUMMER ST	BOSTON MA 02110	MC	14.40	F	30	0.00	N
PLYMOUTH CNTY TEACHERS FED CU	PO BOX 189	W WAREHAM MA	VISA	12.50	F	30	10.00	Y
PLYMOUTH SAVINGS BANK (14C)	95 BEDFORD ST	MIDDLEBORO MA 02346	MC GOLD	14.90	V	25	40.00	Y
PLYMOUTH SAVINGS BANK (14C)	95 BEDFORD ST	MIDDLEBORO MA 02346	MC GOLD	16.90	F	25	40.00	Y
PLYMOUTH SAVINGS BANK (14C)	95 BEDFORD ST	MIDDLEBORO MA 02346	MC PREF	14.90	V	25	20.00	Y
PLYMOUTH SAVINGS BANK (14C)	95 BEDFORD ST	MIDDLEBORO MA 02346	MC PREFERRED	16.90	F	25	20.00	Y
PLYMOUTH SAVINGS BANK (14C)	95 BEDFORD ST	MIDDLEBORO MA 02346	VISA GOLD	14.90	V	25	40.00	Y
PLYMOUTH SAVINGS BANK (14C)	95 BEDFORD ST	MIDDLEBORO MA 02346	VISA GOLD	16.90	F	25	40.00	Y
PLYMOUTH SAVINGS BANK (14C)	95 BEDFORD ST	MIDDLEBORO MA 02346	VISA PREF	14.90	V	25	20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
PLYMOUTH SAVINGS BANK (14C)	95 BEDFORD ST	MIDDLEBORO MA 02346	VISA PREFERRED	16.90	F	25	20.00	Y
PROGRESSIVE CONS FED CU	366 CROSS STREET	MALDEN MA 02146	MC	14.90	F	25	0.00	Y
PROGRESSIVE CONS FED CU	366 CROSS STREET	MALDEN MA 02146	VISA	14.90	F	25	0.00	Y
QUINCY MUN CU	380 WASHINGTON ST	QUINCY MA 02169	MC	9.90	V	25	0.00	Y
RANDOLPH SAVINGS (14C)	129 N. MAIN ST	RANDOLPH MA 02360	MC GOLD	18.90	F	25	40.00	Y
RANDOLPH SAVINGS (14C)	129 N. MAIN ST	RANDOLPH MA 02360	MC GOLD	15.90	V	25	40.00	Y
RANDOLPH SAVINGS (14C)	129 N. MAIN ST	RANDOLPH MA 02360	MC PREFERRED	15.90	V	25	20.00	Y
RANDOLPH SAVINGS (14C)	129 N. MAIN ST	RANDOLPH MA 02360	MC PREFERRED	18.90	F	25	20.00	Y
RANDOLPH SAVINGS (14C)	129 N. MAIN ST	RANDOLPH MA 02360	VIS PREFERRED	18.90	F	25	20.00	Y
RANDOLPH SAVINGS (14C)	129 N. MAIN ST	RANDOLPH MA 02360	VISA GOLD	18.90	F	25	40.00	Y
RANDOLPH SAVINGS (14C)	129 N. MAIN ST	RANDOLPH MA 02360	VISA GOLD	15.90	V	25	40.00	Y
RANDOLPH SAVINGS (14C)	129 N. MAIN ST	RANDOLPH MA 02360	VISA PREFERRED	15.90	V	25	20.00	Y
ROCKLAND FED CU	241 UNION ST	ROCKLAND MA 02370	VISA CLASSIC	13.90	F	25	20.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	MC	16.90	F	25	20.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	MC	16.90	V	25	20.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	MC EMP	14.90	V	25	0.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	MC EMP	15.90	F	25	0.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	MC GOLD	14.90	V	25	40.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	MC GOLD	16.90	F	25	40.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	MC GOLD EMP	14.90	V	25	0.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	MC GOLD EMP	15.90	F	25	0.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	VISA	14.90	V	25	20.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	VISA	16.90	F	25	20.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	VISA EMP	15.90	F	25	0.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	VISA EMP	14.90	V	25	0.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	VISA GOLD	14.90	V	25	40.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	VISA GOLD	16.90	F	25	40.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	VISA GOLD EMP	14.90	V	25	0.00	Y
ROCKLAND TRUST CO (14C)	228 UNION STREET	ROCKLAND MA 02370	VISA GOLD EMP	15.90	F	25	0.00	Y
ROCKPORT NAT BANK	16 MAIN STREET	ROCKPORT MA 01966	MC	18.00	F	25	0.00	Y
S & W FEDERAL CU	PO BOX 1682	BOSTON MA 02205	VISA	11.90	F	30	15.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
SALEM 5 CENTS SAVINGS (14C)	210 ESSEX ST	SALEM MA 01970	MC	15.90	V	25	20.00	Y
SALEM 5 CENTS SAVINGS (14C)	210 ESSEX ST	SALEM MA 01970	MC	18.90	F	25	20.00	Y
SALEM 5 CENTS SAVINGS (14C)	210 ESSEX ST	SALEM MA 01970	MC GOLD	15.90	V	25	40.00	Y
SALEM 5 CENTS SAVINGS (14C)	210 ESSEX ST	SALEM MA 01970	MC GOLD	18.90	F	25	40.00	Y
SALEM 5 CENTS SAVINGS (14C)	210 ESSEX ST	SALEM MA 01970	VISA	15.90	V	25	20.00	Y
SALEM 5 CENTS SAVINGS (14C)	210 ESSEX ST	SALEM MA 01970	VISA	18.90	F	25	20.00	Y
SALEM 5 CENTS SAVINGS (14C)	210 ESSEX ST	SALEM MA 01970	VISA GOLD	15.90	V	25	40.00	Y
SALEM 5 CENTS SAVINGS (14C)	210 ESSEX ST	SALEM MA 01970	VISA GOLD	18.90	F	25	40.00	Y
SAVINGS BANK (THE) (14H)	599 N. AVE PO BOX 30	WAKEFIELD MA	MC GOLD	16.80	V	25	25.00	N
SAVINGS BANK (THE) (14H)	599 N. AVE PO BOX 30	WAKEFIELD MA	VISA	17.80	V	25	20.00	N
SERVICE FEDERAL CU	2010 LAFEYETTE RD	PORTSMOUTH NH 03801	VISA CLASSIC	15.50	F	25	0.00	Y
SHARON CU	42 POND ST	SHARON MA 02067	VISA	9.00	F	25	0.00	Y
SHREWSBURY MUN EMP CU	PO BOX 227MO	SHREWSBURY MA 01545	VISA CLASSIC	13.50	F	25	12.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	MC	11.70	V	25	29.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	MC	12.70	V	25	0.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	MC	12.90	V	25	0.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	MC	11.90	V	25	18.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	MC	14.90	V	25	18.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	MC	13.90	V	25	18.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	MC GOLD	11.90	V	25	18.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	MC GOLD	11.70	V	25	29.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	MC GOLD	12.70	V	25	0.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	MC GOLD	12.90	V	25	0.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	MC GOLD	14.90	V	25	18.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	MC GOLD	13.90	V	25	18.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	VISA	11.70	V	25	29.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	VISA	12.90	V	25	0.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	VISA	14.90	V	25	18.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	VISA	12.70	V	25	0.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	VISA	13.90	V	25	18.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	VISA	11.90	V	25	29.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	VISA GOLD	12.70	V	25	0.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	VISA GOLD	11.70	V	25	29.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	VISA GOLD	11.90	V	25	29.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	VISA GOLD	13.90	V	25	18.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	VISA GOLD	12.90	V	25	0.00	Y
SIGNET BANK /VIRGINIA	11013 WEST BROAD STREET	RICHMOND VA 23060	VISA GOLD	14.90	V	25	18.00	Y
SLADES FERRY TRUST	100 SLADES FERRY AVE	SOMERSETT MA 02726	MC	16.92	F	25	15.00	N
SLADES FERRY TRUST	100 SLADES FERRY AVE	SOMERSETT MA 02726	MC GOLD	16.92	F	25	20.00	N
SLADES FERRY TRUST	100 SLADES FERRY AVE	SOMERSETT MA 02726	VISA	16.92	F	25	15.00	N
SLADES FERRY TRUST	100 SLADES FERRY AVE	SOMERSETT MA 02726	VISA GOLD	16.92	F	25	20.00	N
SOUTH SHORE BANK (14)	1400 HANCOCK STREET	QUINCY MA 02189	MC	17.88	F	25	25.00	Y
SOUTH SHORE BANK (14)	1400 HANCOCK STREET	QUINCY MA 02189	VISA	17.88	F	25	25.00	Y
SOUTH SHORE BANK (14)	1400 HANCOCK STREET	QUINCY MA 02189	VISA GOLD	15.96	F	25	45.00	Y
SOUTHBRIDGE CU	205 MAIN ST	SOUTHBRIDGE MA 01550	MC	13.90	F	25	0.00	Y
SPRINGFIELD INST FOR SVGS	1441 MAIN ST	SPRINGFIELD MA 01103	VISA CLASSIC	14.50	V	25	25.00	Y
SPRINGFIELD INST FOR SVGS	1441 MAIN ST	SPRINGFIELD MA 01103	VISA GOLD	14.50	V	25	45.00	Y
ST ANTHONY/ NEW BEDFORD CU	1536 ACHUSHNET AVE	NEW BEDFORD MA 02746	VISA	16.00	F	25	0.00	N
ST JEAN'S CU	527 WESTERN AVE	LYNN MA 01904	MC	9.50	F	25	10.00	Y
ST JEAN'S CU	527 WESTERN AVE	LYNN MA 01904	VISA	9.50	F	25	10.00	Y
TAUNTON FED CU	80 NEW STATE HGWY/RTE 44	RAYNHAM MA 02767	VISA	11.50	F	25	0.00	Y
TELEPHONE WORKERS CU	100 HIGH STREET	BOSTON MA 02110	VISA	14.00	F	25	12.00	N
TI FED CU	607 PLEASANT STREET	ATTLEBORO MA 02703	VISA	15.00	F	25	0.00	Y
UMASS 5 COLLEGE FED CU	6 UNIVERSITY DRIVE	AMHERST MA 01002	VISA	14.90	F	25	15.00	Y
UNIBANK FOR SAVINGS (14C)	49 CHURCH ST	WHITINSVILLE MA 01588	MC	17.90	F	25	20.00	Y
UNIBANK FOR SAVINGS (14C)	49 CHURCH ST	WHITINSVILLE MA 01588	MC GOLD	17.90	F	25	40.00	Y
UNIBANK FOR SAVINGS (14C)	49 CHURCH ST	WHITINSVILLE MA 01588	VISA	17.90	F	25	20.00	Y
UNIBANK FOR SAVINGS (14C)	49 CHURCH ST	WHITINSVILLE MA 01588	VISA GOLD	17.90	F	25	40.00	Y
UNIFIED FEDERAL CU	200 CORP PLACE BOX 4	PEABODY MA 01961	VISA	11.50	F	25	15.00	Y
UNITED SAVINGS BANK	45 FEDERAL ST	GREENFIELD MA 03101	MC	11.04	V	25	25.00	N
UNITED SAVINGS BANK	45 FEDERAL ST	GREENFIELD MA 03101	VISA	11.04	V	25	25.00	N
US BANK NA	9400 SW BEAVERTONHILLDALE	BEAVERTON OR 97005	MC	16.90	F	25	15.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
US BANK NA	9400 SW BEAVERTONHILLDALE	BEAVERTON OR 97005	MC CHARTER	17.90	V	25	20.00	Y
US BANK NA	9400 SW BEAVERTONHILLDALE	BEAVERTON OR 97005	VISA	16.90	F	25	15.00	Y
US BANK NA	9400 SW BEAVERTONHILLDALE	BEAVERTON OR 97005	VISA GOLD	16.90	F	25	30.00	Y
US BANK NA	9400 SW BEAVERTONHILLDALE	BEAVERTON OR 97005	VISA TRANSFER	16.90	V	25	15.00	Y
USAA FED SAVINGS BANK	PO BOX 21658	TULSA OK 74121	MC	12.50	V	25	0.00	N
USAA FED SAVINGS BANK	PO BOX 21658	TULSA OK 74121	VISA	12.50	V	25	0.00	N
WEBSTER CU	1 N. MAIN STREET	WEBSTER MA 01570	MC CLASSIC	13.90	V	25	15.00	Y
WEBSTER CU	1 N. MAIN STREET	WEBSTER MA 01570	VISA CLASSIC	13.90	V	25	15.00	Y
WEBSTER CU	1 N. MAIN STREET	WEBSTER MA 01570	VISA GOLD	13.90	V	25	15.00	Y
WEBSTER CU	1 N. MAIN STREET	WEBSTER MA 01570	VISA GOLD	13.90	V	25	15.00	Y
WEMELCO CU	PO BOX 2010	W SPRINGFLD MA 01090	MC	12.60	F	25	0.00	N
WESTPORT FED CU	655 STATE ROAD	WESTPORT MA 02790	VISA	12.99	F	25	15.00	N
WOBURN MUNICIPAL CU	8 CEDAR STREET	WOBURN MA 01801	MC	12.95	F	25	14.00	Y
WOBURN MUNICIPAL CU	8 CEDAR STREET	WOBURN MA 01801	VISA	12.95	F	25	14.00	Y
WORCESTER CENTRAL FED CU	905 HARTFORD TNPK	SHREWSBURY MA 01545	VISA CLASSIC	13.50	F	25	15.00	Y
WORCESTER INST FOR SVGS	365 MAIN ST	WORCESTER MA 01608	VISA CLASSIC	15.60	V	30	20.00	N
WORCESTER INST FOR SVGS	365 MAIN ST	WORCESTER MA 01608	VISA GOLD	14.88	V	30	40.00	N
WORKERS' CU	815 MAIN ST PO BOX 900	FITCHBURG MA 01420	VISA	12.90	F	25	15.00	Y
WORKING ASSETS FUND SERV (14C)	701 MONTGOMERY ST #400	SAN FRANCISCO CA 94111	CARPENTERS	17.90	F	25	20.00	Y
WORKING ASSETS FUND SERV (14C)	701 MONTGOMERY ST #400	SAN FRANCISCO CA 94111	MC	18.90	F	25	20.00	Y
WORKING ASSETS FUND SERV (14C)	701 MONTGOMERY ST #400	SAN FRANCISCO CA 94111	MC	17.50	F	25	15.00	Y
WORKING ASSETS FUND SERV (14C)	701 MONTGOMERY ST #400	SAN FRANCISCO CA 94111	MC BUSINESS	18.00	F	25	20.00	Y
WORKING ASSETS FUND SERV (14C)	701 MONTGOMERY ST #400	SAN FRANCISCO CA 94111	VISA	17.50	F	25	20.00	Y
WORKING ASSETS FUND SERV (14C)	701 MONTGOMERY ST #400	SAN FRANCISCO CA 94111	VISA	17.50	F	25	20.00	Y
WORKING ASSETS FUND SERV (14C)	701 MONTGOMERY ST #400	SAN FRANCISCO CA 94111	VISA CLASSIC	17.90	F	25	20.00	Y
WORKING ASSETS FUND SERV (14C)	701 MONTGOMERY ST #400	SAN FRANCISCO CA 94111	VISA GOLD	17.90	F	25	40.00	Y
WORONOCO SAVINGS BANK (14C)	31 COURT ST	WESTFIELD MA 01085	MC	15.90	V	25	20.00	Y
WORONOCO SAVINGS BANK (14C)	31 COURT ST	WESTFIELD MA 01085	MC	17.90	F	25	20.00	Y
WORONOCO SAVINGS BANK (14C)	31 COURT ST	WESTFIELD MA 01085	MC GOLD	15.90	V	25	40.00	Y
WORONOCO SAVINGS BANK (14C)	31 COURT ST	WESTFIELD MA 01085	MC GOLD	17.90	F	25	40.00	Y
WORONOCO SAVINGS BANK (14C)	31 COURT ST	WESTFIELD MA 01085	VISA	17.90	F	25	20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CREDIT CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PERIOD	AN'L FEE	AD'L FEES
WORONOCO SAVINGS BANK (14C)	31 COURT ST	WESTFIELD MA 01085	VISA	15.90	V	25	20.00	Y
WORONOCO SAVINGS BANK (14C)	31 COURT ST	WESTFIELD MA 01085	VISA GOLD	17.90	F	25	40.00	Y
WORONOCO SAVINGS BANK (14C)	31 COURT ST	WESTFIELD MA 01085	VISA GOLD	15.90	V	25	40.00	Y
W. MA TEL WORKERS CU	1976 MAIN STREET	SPRINGFIELD MA 01001	VISA	12.00	V	25	10.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CHARGE CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PER	AN'L FEE	AD'L FEES
ALBERT STEIGER INC	1477 MAIN STREET	SPRINGFIELD MA 01103	STEIGER	18.00	F	28	0.00	Y
ALDEN'S INC	100 ASHFORD ST	ALLSTON MA 02134	CUMMINGS	18.00	F	30	0.00	N
ANN TAYLOR	414 A CHAPEL ST	NEW HAVEN CT 06511	ANN TAYLOR	18.00	F	27	0.00	N
BENEFICIAL MASS INC	200 BENEFICIAL CENTER	PEAPACK NJ 07977	VARIOUS	18.00	F	25	0.00	N
CAPE COD BANK & TRUST	24 WORKSHOP RD	S. YARMOUTH MA 02664	MEDICINE SHOP	18.00	F	25	0.00	Y
CAPE COD BANK & TRUST	24 WORKSHOP RD	S. YARMOUTH MA 02664	JP PRESS	18.00	V	25	0.00	Y
CAPE COD BANK & TRUST	24 WORKSHOP RD	S. YARMOUTH MA 02664	MIDCAPE HOME CTR	18.00	F	25	0.00	Y
CAPE COD BANK & TRUST	24 WORKSHOP RD	S. YARMOUTH MA 02664	POCASSET GOLF	18.00	F	25	0.00	Y
CAPE COD BANK & TRUST	24 WORKSHOP RD	S. YARMOUTH MA 02664	GOOSE HAMMOCK	18.00	F	25	0.00	Y
CITGO PETROLEUM CORP	6100 YALE AVE	TULSA OK 74136	CITGO/PLUS	18.00	F	25	0.00	N
CITICORP RETAIL SERV	245 OLD COUNRTY RD	MELVILLE NY 11750	BRADLEES	18.00	F	25	0.00	N
CONOCO INC	PO BOX 2107	PONCA CITY OK 74602	CONOCO	28.00	F	25	0.00	N
CWT SPECIALTY STORES	506 COLLINS ST	S. ATTLEBORO MA 02703	CHERRY WEBB	18.00	F	25	0.00	Y
DEERE CREDIT	8402 EXCELSIOR DRIVE	MADISON WI 53717	CRD REV. PLN	18.00	F	26	0.00	N
EMPIRE CLOTHING	171 MAIN ST	GLOUSTER MA 01930	EMPIRE	18.00	F	28	0.00	N
EXXON CO USA	440 DACOMA ST	HOUSTON TX 77092	EXXON	18.00	V	27	0.00	N
FACS/ BLOOMINGDALES	4705 DUKE DRIVE #100	MASON OH 45040	BLOOMINGDALES	18.00	F	0	0.00	Y
FARM PLAN CORP	8402 EXCELSIOR DRIVE	MADISON WI 53717	FARM PLAN	18.00	F	25	0.00	N
GANTOS	3260 PATTERSON S.E.	GRAND RAPIDS MI 49588	GANTOS	18.00	F	30	0.00	N
GORDON'S CONTEMP STORES	BOX 152757 M/S 6B-12	IRVING TX 75015	GORDONS	18.00	F	30	0.00	N
HURLEY STATE BANK	811 EAST 10TH ST	SIOUX FALLS SD 57103	CANADIANS	22.80	F	25	0.00	Y
HURLEY STATE BANK	811 EAST 10TH ST	SIOUX FALLS SD 57103	CATHERINES	21.96	F	25	0.00	Y
HURLEY STATE BANK	811 EAST 10TH ST	SIOUX FALLS SD 57103	GOODYEAR	21.96	F	25	0.00	N
HURLEY STATE BANK	811 EAST 10TH ST	SIOUX FALLS SD 57103	UNITED AIRLINES	21.06	F	25	0.00	Y
HURLEY STATE BANK	811 EAST 10TH ST	SIOUX FALLS SD 57103	LECHMERE	19.86	F	25	0.00	Y
HURLEY STATE BANK	811 EAST 10TH ST	SIOUX FALLS SD 57103	HELZBERG	21.60	F	25	0.00	Y
HURLEY STATE BANK	811 EAST 10TH ST	SIOUX FALLS SD 57103	KELLY SPRINGFIELD	22.80	F	25	0.00	Y
HURLEY STATE BANK	811 EAST 10TH ST	SIOUX FALLS SD 57103	BURBERRYS	21.60	F	25	0.00	Y
HURLEY STATE BANK	811 EAST 10TH ST	SIOUX FALLS SD 57103	SCRIBBLES	22.80	F	25	0.00	Y
HURLEY STATE BANK	811 EAST 10TH ST	SIOUX FALLS SD 57103	PANTS PLACE	22.80	F	25	0.00	Y
HURLEY STATE BANK	811 EAST 10TH ST	SIOUX FALLS SD 57103	AMERICAN AIRLINES	21.60	F	25	0.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1993

CHARGE CARD ISSUERS	ADDRESS	CITY/STATE/ZIP	NAME	APR	F/V	GRACE PER	AN'L FEE	AD'L FEES
HURLEY STATE BANK	811 EAST 10TH ST	SIOUX FALLS SD 57103	GETTY PETROLEUM	21.60	F	25	0.00	Y
J.C.PENNY CO., INC	6501 LEGACY DRIVE	PLANO TX 75024	JCPENNEY	18.00	F	25	0.00	N
LORD AND TAYLOR	424 FIFTH AVENUE	NEW YORK, NY 10018	LORD TAYLOR	18.00	F	25	0.00	N
MOBILE OIL CRED CORP	1300 CORP AVE	LENEXA KS 66219	MOBILE	18.00	F	25	0.00	N
NEIMAN MARCUS	1201 ELM ST 27 FLOOR	DALLAS TX	NEIMAN MARCUS	18.00	F	0	0.00	N
PIER 1 IMPORTS USA INC	PO BOX 961020	FORT WORTH TX	PIER 1	18.00	V	25	0.00	N
PURITAN CLOTH/CAPE COD INC	408 MAIN ST	HYANNIS MA 02601	PURITAN CLOTHING	18.00	F	30	0.00	N
ROMM AND COMPANY	162 MAIN STREET	BROCKTON MA 02401	ROMM CO INC	18.00	F	25	0.00	N
SHELL OIL CO	PO BOX 80	TULSA OK	SHELL SELECT	18.00	F	25	20.00	Y
SHELL OIL CO	PO BOX 80	TULSA OK	SHELL	18.00	F	25	0.00	N
SUN COMPANY INC R&M	907 SOUTH DETROIT	TULSA OK 74120	SUNOCO PRESTIGE	18.00	F	25	25.00	N
SUN COMPANY INC R&M	907 SOUTH DETROIT	TULSA OK 74120	SUNOCO	18.00	F	25	0.00	N
TALBOTS	175 BEAL STREET	HINGHAM MA 02043	TALBOTSCHARGE	18.00	F	30	0.00	N
WICKES LUMBER CO	706 DEERPATH DRIVE	VERNON HILLS IL 60061	WICKES	18.00	F	25	0.00	Y
ZALE DELAWARE INC	BOX 152757 M/S 6B-12	IRVING TX 75015	ZALE	18.00	F	30	0.00	N

FOOTNOTES

FOOTNOTES

A. NUMBERS IN PARTENTHESES FOLLOWING CARD ISSUER'S NAME INDICATE BANK IS AN AGENT FOR ANOTHER BANK. KEY IS BELOW:

(1)	HOUSEHOLD BANK NA, SALINAS, CA
(2)	CHASE MANHATTAN BANK, WILMINGTON, DE
(3)	NORWEST CARD SERVICES, DES MOINES, IA
(4)	MELLON BANK, WILMINGTON, DE
(5)	MARINE MIDLAND BANK, NEW YORK, NY
(6)	INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7)	FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
(12)	FIRST NATIONAL BANK OF LINCOLNSHIRE, IL
(13)	COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14)	NATIONAL CITY BANK, COLUMBUS, OH
(14C)	MBNA AMERICA, NEWARK, DE
(14E)	MARYLAND BANK NA, BALTIMORE, MD
(14F)	SUNAPOINT BANK, BEDFORD, NH
(14G)	BANCOHIO NATIONAL BANK, COLUMBUS, OH
(14H)	CORESTATES BANK OF DELAWARE, WILMINGTON, DE

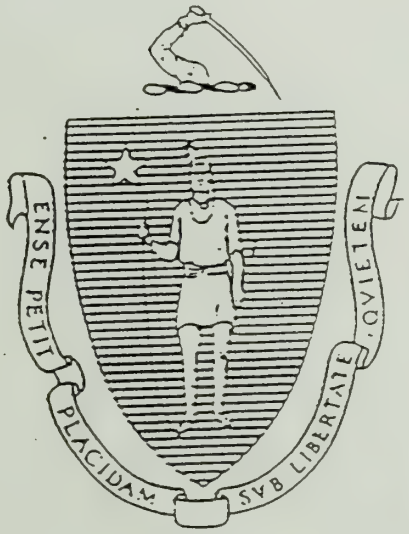
B. INITIALS FOLLOWING CARD NAME INDICATE AN AFFINITY GROUP. DETAILS SHOULD BE OBTAINED FROM THE CARD ISSUER.

MASS. R1.12: 1993/NO. 4

The Commonwealth of Massachusetts

OFFICE OF

COMMISSIONER OF BANKS



GOVERNMENT DOCUMENTS COLLECTION
SEP 01 1994
University of Massachusetts
Depository Copy

QUARTERLY

CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS

CHAPTER 140

SECTION 114C

December, 1993

William F. Weld
Governor

Alan R. Morse, Jr.
Commissioner

Published by the Office of the Secretary of State,
Michael J. Connolly, Secretary

$1.75

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA BUSINESS	8.00	V	25	$30.00	Y
BAYBANK	BURLINGTON	MA	800-221-3393	MC GOLD PREMIUM	8.50	V	25	$45.00	Y
BAYBANK	BURLINGTON	MA	800-221-3393	VISA GOLD PREMIUM	8.50	V	25	$45.00	Y
BAYBANK, N. A.	BOSTON	MA	800-221-3393	MC GOLD PREMIUM	8.50	V	25	$45.00	Y
BAYBANK, N. A.	BOSTON	MA	800-221-3393	VISA GOLD PREMIUM	8.50	V	25	$45.00	Y
BAYBANK CONNECTICUT, N. A.	HARTFORD	CT	800-221-3393	VISA GOLD PREMIUM	8.50	V	25	$45.00	Y
BAYBANK CONNECTICUT, N. A.	HARTFORD	CT	800-221-3393	MC GOLD PREMIUM	8.50	V	25	$45.00	Y
UNIFIED FEDERAL CREDIT UNION	PEABODY	MA	508-535-6991	VISA	8.75	V	25	$15.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA GOLD SPEC. CONNEC.	8.90	V	25	$29.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA GOLD PVT. BKG.	8.90	V	25	$29.00	Y
ITEK EMPLOYEES CREDIT UNION	LEXINGTON	MA	800-THE-LINE	MC	8.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	8.90	V	25	$39.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD STANDARD	8.90	V	25	$49.00	Y
STONEHAM MUNICIPAL EMPLOYEES C. U.	STONEHAM	MA	617-438-3959	VISA	9.00	F	25	$15.00	N
FIRST & OCEAN NATL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	9.50	V	25	$45.00	Y
ST. JEAN'S CREDIT UNION	LYNN	MA	617-592-5420	VISA	9.50	F	25	$10.00	Y
ST. JEAN'S CREDIT UNION	LYNN	MA	617-592-5420	MC	9.50	F	25	$10.00	Y
TELEPHONE WORKERS' CREDIT UNION	BOSTON	MA	617-439-6500	VISA	9.50	F	25	$12.00	N
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC COMMERCE ADV.	9.60	V	25	$39.00	Y
CENTRAL MA TELEPHONE WKRS C U	WORCESTER	MA	800-654-7728	VISA	9.90	F	25	$12.00	Y
GAS & ELECTRIC EMPLOYEES C.U.	MELROSE	MA	800-THE-LINE	VISA	9.90	F	25	$15.00	N
M.I.T. EMPLOYEES FEDERAL C. U.	CAMBRIDGE	MA	617-253-VISA	VISA	9.90	F	25	$0.00	Y
QUINCY MUNICIPAL CREDIT UNION	QUINCY	MA	800-654-7728	MC	9.90	V	30	$0.00	Y
SHARON CREDIT UNION	SHARON	MA	617-784-7725	VISA	9.90	F	25	$15.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	9.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	9.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	9.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	9.90	V	25	$0.00	Y
WESTERN MASS. TELEPHONE WKRS. C. U.	SPRINGFIELD	MA	413-739-6961	VISA	9.90	F	25	$10.00	Y
UNIVERSITY CREDIT UNION	BOSTON	MA	800-654-7728	MC	9.95	F	25	$10.00	N
FILENE CREDIT UNION	BOSTON	MA	800-654-7728	VISA	9.99	F	30	$15.00	Y
CARMEL CREDIT UNION	CHELSEA	MA	617-884-3396	MC	10.00	F	30	$10.00	Y
METHUEN MUNICIPAL EMP. C. U.	METHUEN	MA	508-686-1471	VISA	10.90	F	25	$0.00	N
SAUGUS FEDERAL CREDIT UNION	SAUGUS	MA	617-233-9790	MC	10.90	V	25	$12.00	N
SERVICE FEDERAL CREDIT UNION	PORTSMOUTH	NH	603-436-7254	VISA SECURED	10.90	F	25	$0.00	Y
TEWKSBURY MUNICIPAL EMP. C. U.	TEWKSBURY	MA	800-634-0612	MC	10.90	F	25	$15.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	800-423-7503	VISA CLASSIC	10.92	V	25	$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	800-423-7503	VISA GOLD	10.92	V	25	$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	800-423-7503	MC BASIC	10.92	V	25	$0.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	VISA GOLD CONS EDGE	11.00	V	0	$0.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	MC UNION PRIVILEGE	11.00	V	0	$0.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE	11.00	V	0	$0.00	Y
LUSO AMERICAN CREDIT UNION	PEABODY	MA	800-654-7728	VISA	11.00	F	25	$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	800-237-6211	MC	11.04	V	25	$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	800-237-6211	VISA	11.04	V	25	$25.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	MC GOLFER'S CLASSIC	11.40	V	0	$0.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	MC TENNIS ADVANTAGE	11.40	V	0	$0.00	Y
ALDENVILLE CREDIT UNION	CHICOPEE	MA	800-654-7728	VISA	11.50	V	25	$15.00	Y
TAUNTON FEDERAL C U	RAYNHAM	MA	508-824-6466	VISA	11.50	F	25	$0.00	Y
UNIFIED FEDERAL CREDIT UNION	PEABODY	MA	508-535-6991	VISA	11.50	F	25	$15.00	Y
BALFOUR FEDERAL CREDIT UNION (14J)	ATTLEBORO	MA	800-843-5463	VISA	11.90	F	30	$15.00	N
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	VISA CL. CONS EDGE	11.90	V	0	$0.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	MC CL. CONS EDGE	11.90	V	0	$0.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	MC EMP CONS EDGE	11.90	V	0	$0.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	VISA EMP CONS ED	11.90	V	0	$0.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC UIAA MEMBER	11.90	V	25	$14.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA UIAA MEMBER	11.90	V	25	$14.00	Y
DIGITAL EMPLOYEES CREDIT UNION	MAYNARD	MA	508-493-6735	VISA CLASSIC	11.90	V	25	$15.00	Y
DIGITAL EMPLOYEES CREDIT UNION	MAYNARD	MA	508-493-6735	VISA GOLD	11.90	V	25	$25.00	Y
FOXBORO NATIONAL BANK	FOXBORO	MA	508-543-6321	MC	11.90	V	25	$18.00	Y
HANSCOM FEDERAL CREDIT UNION	HANSCOM AFB	MA	617-274-6335	VISA	11.90	F	25	$15.00	Y
MALDEN TEACHERS CREDIT UNION	MALDEN	MA	800-THE-LINE	VISA	11.90	F	25	$15.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	11.90	V	25	$0.00	Y
S & W FEDERAL CREDIT UNION	BOSTON	MA	617-589-5830	VISA	11.90	F	25	$15.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	11.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	11.90	V	25	$29.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	11.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	11.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	11.90	V	25	$29.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	11.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	11.90	V	25	$29.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	11.90	V	25	$29.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
T I FEDERAL CREDIT UNION	ATTLEBORO	MA	800-325-8428	VISA	11.90	F	25	$0.00	Y
WEST SPRINGFIELD MUN. EMP. C. U.	WEST SPRINGFIELD	MA	800-THE-LINE	VISA	11.90	F	25	$0.00	Y
BRIDGEWATER CREDIT UNION	BRIDGEWATER	MA	508-697-8101	VISA	11.99	F	25	$0.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	800-654-7728	MC	11.99	F	25	$15.00	Y
MEDICAL AREA FEDERAL CREDIT UNION	BOSTON	MA	617-732-4185	VISA	11.99	F	25	$15.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA PRIME GROUP	12.00	V	25	$20.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA INSURANCE	12.00	V	25	$20.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA WORC. PUB. SCH.	12.00	V	25	$10.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CENTURY	12.00	V	25	$20.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC PRIME GROUP	12.00	V	25	$20.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CENTURY	12.00	V	25	$20.00	Y
INDUSTRIAL CREDIT UNION	BOSTON	MA	617-742-1616	VISA	12.00	F	25	$10.00	Y
MASS MUTUAL EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA	12.00	F	25	$0.00	Y
MONSANTO EMPLOYEES CREDIT UNION	SPRINGFIELD	MA	800-654-7728	VISA GOLD	12.00	F	25	$10.00	N
MONSANTO EMPLOYEES CREDIT UNION	SPRINGFIELD	MA	800-654-7728	VISA CLASSIC	12.00	F	25	$0.00	N
NATIONAL CITY BANK OF KENTUCKY	LOUISVILLE	KY	800-727-8686	MC GOLD	12.12	V	25	$30.00	Y
CAMBRIDGE TEACHERS FED. C.U.	CAMBRIDGE	MA	617-492-3212	VISA	12.50	F	25	$10.00	Y
CHADWICK FEDERAL CREDIT UNION	NORWOOD	MA	617-255-4358	VISA	12.50	F	25	$12.00	Y
GFA FEDERAL CREDIT UNION	GARDNER	MA	800-843-5463	VISA	12.50	V	25	$12.00	Y
HOUGHTON MIFFLIN EMPLOYEES FED. C.U.	BURLINGTON	MA	800-843-5463	VISA	12.50	F	25	$0.00	Y
NESC FEDERAL CREDIT UNION	ANDOVER	MA	800-843-5463	VISA	12.50	F	25	$15.00	N
OCEAN SPRAY EMPLOYEES FED. C. U.	LAKEVILLE	MA	508-946-7412	VISA	12.50	F	25	$10.00	Y
PLYMOUTH COUNTY TEACHERS FED. C. U.	W. WAREHAM	MA	800-843-5463	VISA	12.50	F	30	$10.00	Y
SHREWSBURY MUNICIPAL EMP. C. U.	SHREWSBURY	MA	508-843-5463	VISA CLASSIC	12.50	F	25	$12.00	Y
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	VISA	12.50	V	25	$0.00	N
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	VISA GOLD	12.50	V	25	$0.00	N
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	MC	12.50	V	25	$0.00	N
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	MC GOLD	12.50	V	25	$0.00	N
WELLESLEY MUNICIPAL EMPLOYEES C U	WELLESLEY	MA	800-THE-LINE	VISA	12.50	F	25	$0.00	Y
WORCESTER CENTRAL FEDERAL C. U.	SHREWSBURY	MA	800-517-1017	VISA	12.50	F	25	$15.00	Y
RAYTHEON EMPLOYEES CREDIT UNION	WALTHAM	MA	800-282-7681	MC	12.60	F	25	$10.00	Y
RAYTHEON EMPLOYEES CREDIT UNION	WALTHAM	MA	800-282-7681	VISA	12.60	F	25	$10.00	Y
WEMELCO CREDIT UNION	WEST SPRINGFIELD	MA	800-654-7728	MC	12.60	F	25	$0.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	508-658-5600	VISA	12.90	F	25	$12.00	Y
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-843-5463	VISA	12.90	F	25	$0.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	MC GOLD EMP CONS EDGE	12.90	V	25	$0.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	VISA GOLD CONS EDGE	12.90	V	25	$0.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	VISA GOLD EMP CONS EDGE	12.90	V	25	$0.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE	12.90	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	VISA GOLD	12.90	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	VISA	12.90	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	MC	12.90	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	MC GOLD	12.90	V	25	$0.00	Y
HARVARD UNIVERSITY EMP. C. U.	CAMBRIDGE	MA	800-654-7728	MC	12.90	F	25	$15.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	12.90	V	25	$24.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	12.90	V	25	$36.00	Y
LAWRENCE FIREFIGHTERS FED. C. U.	LAWRENCE	MA	800-843-5463	VISA	12.90	F	25	$0.00	Y
LOUISE E. MILLS CREDIT UNION	MERRIMAC	MA	800-THE-LINE	VISA	12.90	F	25	$15.00	Y
MITRE CREDIT UNION	BEDFORD	MA	617-271-8680	MC GOLD	12.90	V	25	$25.00	Y
NATICK METROWEST CREDIT UNION	NATICK	MA	800-THE-LINE	MC	12.90	F	25	$12.00	Y
NORTHERN MASS TELEPHONE WRKRS. C. U.	LOWELL	MA	800-654-7728	VISA	12.90	F	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD	12.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	12.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD IMAGE SOFT	12.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	12.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	12.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	12.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	12.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	12.90	V	25	$0.00	Y
SOUTHBRIDGE CREDIT UNION	SOUTHBRIDGE	MA	800-654-7728	MC	12.90	F	25	$0.00	Y
UNITED INDUSTRIAL CREDIT UNION	BOSTON	MA	800-654-7728	MC	12.90	F	25	$25.00	Y
WORKERS' CREDIT UNION	FITCHBURG	MA	800-221-4020	VISA	12.90	F	25	$15.00	Y
WOBURN MUNICIPAL EMPLOYEES C. U.	WOBURN	MA	617-933-2600	VISA	12.95	F	25	$14.00	Y
BRAINTREE COOPERATIVE BANK	BRAINTREE	MA	800-237-6211	VISA	12.96	F	25	$20.00	Y
BRAINTREE COOPERATIVE BANK	BRAINTREE	MA	800-237-6211	MC	12.96	F	25	$20.00	Y
TAUPA LITHUANIAN CREDIT UNION	SOUTH BOSTON	MA	617-269-1450	MC	12.96	F	25	$15.00	Y
ANDOVER FEDERAL CREDIT UNION	ANDOVER	MA	800-843-5463	VISA	12.99	F	25	$15.00	Y
WESTPORT FEDERAL CREDIT UNION	WESTPORT	MA	800-843-5462	VISA	12.99	F	25	$15.00	N
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA GOLD	13.00	V	25	$35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA BUSINESS	13.00	V	25	$35.00	Y
BANK OF BRAINTREE (THE) (3)	BRAINTREE	MA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
BANK OF BRAINTREE (THE) (3)	BRAINTREE	MA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	VISA AMER EQUINE	13.40	V	0	$0.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC SPEC. CONNEC.	13.40	V	25	$0.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA SPEC. CONNEC.	13.40	V	25	$0.00	Y
COOLIDGE BANK & TRUST CO. (3)	BOSTON	MA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
COOLIDGE BANK & TRUST CO. (3)	BOSTON	MA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
GREENFIELD CO-OPERATIVE BANK (3)	GREENFIELD	MA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
GREENFIELD CO-OPERATIVE BANK (3)	GREENFIELD	MA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD	MA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD	MA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
MITRE CREDIT UNION	BEDFORD	MA	617-271-8680	MC	13.40	V	25	$15.00	Y
PIONEER FINANCIAL, A COOP BANK (3)	MALDEN	MA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
PIONEER FINANCIAL, A COOP BANK (3)	MALDEN	MA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
SANDWICH COOPERATIVE BANK (THE) (3)	SANDWICH	MA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
SANDWICH COOPERATIVE BANK (THE) (3)	SANDWICH	MA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
SHAWMUT BANK, N.A. (3)	BOSTON	MA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
SHAWMUT BANK, N.A. (3)	BOSTON	MA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
STERLING BANK (3)	WALTHAM	MA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
STERLING BANK (3)	WALTHAM	MA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
HINGHAM FEDERAL CREDIT UNION	HINGHAM	MA	800-843-5463	VISA	13.50	F	25	$15.00	Y
WINTHROP CREDIT UNION	WINTHROP	MA	800-THE-LINE	VISA	13.50	F	25	$0.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	VISA	13.68	F	25	$25.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	MC	13.68	F	25	$25.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	MC RUGBY	13.70	V	25	$20.00	Y
BROCKTON CREDIT UNION	BROCKTON	MA	508-586-2080	VISA	13.75	F	25	$20.00	Y
BROCKTON CREDIT UNION	BROCKTON	MA	508-586-2080	MC	13.75	F	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ISIM	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD VEG. TIMES	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ELMHURST COL	13.80	F	25	$0.00	Y
BAYBANK	BURLINGTON	MA	800-221-3393	MC GOLD	13.90	V	25	$30.00	Y
BAYBANK	BURLINGTON	MA	800-221-3393	VISA GOLD	13.90	V	25	$30.00	Y
BAYBANK, N. A.	BOSTON	MA	800-221-3393	MC GOLD	13.90	V	25	$30.00	Y
BAYBANK, N. A.	BOSTON	MA	800-221-3393	VISA GOLD	13.90	V	25	$30.00	Y
BAYBANK CONNECTICUT, N. A.	HARTFORD	CT	800-221-3393	MC GOLD	13.90	V	25	$30.00	Y
BAYBANK CONNECTICUT, N. A.	HARTFORD	CT	800-221-3393	VISA GOLD	13.90	V	25	$30.00	Y
BOSTON EDISON EMP. C U	BOSTON	MA	800-654-7728	MC	13.90	F	25	$15.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA MA REVOLVER	13.90	F	0	$0.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC UIAA NON-MEMBER	13.90	V	25	$16.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA UIAA NON-MEMBER	13.90	V	25	$16.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC	13.90	V	25	$25.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC GOLD	13.90	V	25	$25.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	VISA	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-634-5452	VISA	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-634-5452	MC GOLD	13.90	V	25	$45.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-634-5452	MC	13.90	V	25	$35.00	Y
HP FAMILY FEDERAL CREDIT UNION	ANDOVER	MA	508-659-4716	VISA	13.90	F	25	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	13.90	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	13.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	13.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	13.90	V	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	13.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	13.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	13.90	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	13.90	V	30	$0.00	Y
MERRIMACK VALLEY FEDERAL C. U.	N. ANDOVER	MA	800-356-0067	VISA CLASSIC	13.90	F	25	$12.00	Y
METROPOLITAN CREDIT UNION	CHELSEA	MA	617-884-7200	VISA SECURED	13.90	V	25	$30.00	Y
METROPOLITAN CREDIT UNION	CHELSEA	MA	617-884-7200	VISA	13.90	V	25	$15.00	Y
MFC FEDERAL CREDIT UNION	TURNERS FALLS	MA	800-843-5463	VISA	13.90	F	26	$15.00	Y
MILLBURY CREDIT UNION	MILLBURY	MA	800-556-5678	VISA	13.90	F	30	$20.00	Y
MILLBURY CREDIT UNION	MILLBURY	MA	800-556-5678	MC	13.90	F	30	$20.00	Y
NEW ENGLAND TEAMSTERS FED. C. U.	CHARLESTOWN	MA	800-843-5463	VISA	13.90	F	25	$0.00	N
NORTHERN MASS TELEPHONE WRKRS. C. U.	LOWELL	MA	800-654-7728	MC	13.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER. VET.	13.90	F	25	$0.00	Y
ROCKLAND FEDERAL CREDIT UNION	ROCKLAND	MA	617-878-0232	VISA	13.90	F	25	$20.00	Y
SERVICE FEDERAL CREDIT UNION	PORTSMOUTH	NH	603-436-7254	VISA	13.90	F	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	13.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	13.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	13.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	13.90	V	25	$18.00	Y
WEBSTER CREDIT UNION	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.90	V	25	$15.00	Y
WEBSTER CREDIT UNION	WEBSTER	MA	508-943-1433	MC CLASSIC	13.90	V	25	$15.00	Y
WEBSTER CREDIT UNION	WEBSTER	MA	508-943-1433	VISA GOLD	13.90	V	25	$15.00	Y
WEBSTER CREDIT UNION	WEBSTER	MA	508-943-1433	MC GOLD	13.90	V	25	$15.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
MERCANTILE BANK & TRUST COMPANY	BOSTON	MA	617-247-2800	VISA GOLD	13.92	F	25	$40.00	N
MERCANTILE BANK & TRUST COMPANY	BOSTON	MA	617-247-2800	MC GOLD	13.92	F	25	$40.00	N
BROOKLINE MUNICIPAL CREDIT UNION	BROOKLINE	MA	800-654-7728	VISA	13.95	F	25	$15.00	Y
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	508-481-7900	MC	14.00	F	25	$0.00	Y
LEOMINSTER CREDIT UNION	LEOMINSTER	MA	508-537-8021	VISA	14.00	V	25	$20.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	$15.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	MC	14.16	F	25	$15.00	Y
AMERICAN EXPRESS/CENTURION BANK	WILMINGTON	DE	800-635-5955	OPTIMA	14.25	F	25	$25.00	Y
BAYBANK	BURLINGTON	MA	800-221-3393	MC CLASSIC	14.40	V	25	$21.00	Y
BAYBANK	BURLINGTON	MA	800-221-3393	VISA CLASSIC	14.40	V	25	$21.00	Y
BAYBANK, N. A.	BOSTON	MA	800-221-3393	VISA CLASSIC	14.40	V	25	$21.00	Y
BAYBANK, N. A.	BOSTON	MA	800-221-3393	MC CLASSIC	14.40	V	25	$21.00	Y
BAYBANK CONNECTICUT, N. A.	HARTFORD	CT	800-221-3393	MC CLASSIC	14.40	V	25	$21.00	Y
BAYBANK CONNECTICUT, N. A.	HARTFORD	CT	800-221-3393	VISA CLASSIC	14.40	V	25	$21.00	Y
BOSTON POST OFFICE EMP. C.U.	BOSTON	MA	800-654-7728	VISA	14.40	F	25	$12.00	Y
DIRECT FEDERAL CREDIT UNION	NEEDHAM HGTS.	MA	617-455-6500	VISA	14.40	V	25	$0.00	Y
FLEET BANK	PROVIDENCE	RI	800-537-3777	VISA STUDENT	14.40	V	25	$25.00	Y
FLEET BANK	PROVIDENCE	RI	800-537-3777	VISA UNIV. R.I.	14.40	V	25	$25.00	Y
FLEET BANK	PROVIDENCE	RI	800-537-3777	VISA MA. AUD. SOC.	14.40	V	25	$25.00	Y
FLEET BANK	PROVIDENCE	RI	800-537-3777	VISA GOLD	14.40	V	25	$40.00	Y
FLEET BANK	PROVIDENCE	RI	800-537-3777	MC BUSINESS	14.40	V	25	$30.00	Y
FLEET BANK	PROVIDENCE	RI	800-537-3777	MC	14.40	V	25	$25.00	Y
FLEET BANK	PROVIDENCE	RI	800-537-3777	VISA	14.40	V	25	$25.00	Y
FLEET BANK	PROVIDENCE	RI	800-537-3777	VISA SKI N.E.	14.40	V	25	$25.00	Y
FLEET BANK, N. A.	HARTFORD	CT	800-537-3777	MC	14.40	V	25	$25.00	Y
FLEET BANK, N. A.	HARTFORD	CT	800-537-3777	MC GOLD	14.40	V	25	$40.00	Y
FLEET BANK, N. A.	HARTFORD	CT	800-537-3777	VISA	14.40	V	25	$25.00	Y
FLEET BANK, N. A.	HARTFORD	CT	800-537-3777	VISA GOLD	14.40	V	25	$40.00	Y
FLEET BANK - MAINE	PORTLAND	ME	800-537-3777	VISA	14.40	V	25	$12.00	Y
FLEET BANK - MAINE	PORTLAND	ME	800-537-3777	MC GOLD	14.40	V	25	$12.00	Y
FLEET BANK - MAINE	PORTLAND	ME	800-537-3777	VISA GOLD	14.40	V	25	$12.00	Y
FLEET BANK - MAINE	PORTLAND	ME	800-537-3777	MC	14.40	V	25	$12.00	Y
FLEET BANK - MASS., N.A.	BOSTON	MA	800-537-3777	VISA	14.40	V	25	$25.00	Y
FLEET BANK - MASS., N.A.	BOSTON	MA	800-537-3777	VISA GOLD	14.40	V	25	$40.00	Y
FLEET BANK - MASS., N.A.	BOSTON	MA	800-537-3777	MC	14.40	V	25	$25.00	Y
FLEET BANK - MASS., N.A.	BOSTON	MA	800-537-3777	MC GOLD	14.40	V	25	$40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
FLEET BANK - NH	NASHUA	NH	800-537-3777	MC GOLD	14.40	V	25	$40.00	Y
FLEET BANK - NH	NASHUA	NH	800-537-3777	VISA	14.40	V	25	$25.00	Y
FLEET BANK - NH	NASHUA	NH	800-537-3777	MC BUSINESS	14.40	V	25	$25.00	Y
FLEET BANK - NH	NASHUA	NH	800-537-3777	VISA GOLD	14.40	V	25	$40.00	Y
FLEET BANK - NH	NASHUA	NH	800-537-3777	MC	14.40	V	25	$25.00	Y
FLEET BANK - NH	NASHUA	NH	800-537-3777	VISA STUDENT	14.40	V	25	$20.00	Y
FLEET BANK - NY	ALBANY	NY	800-537-3777	MC	14.40	V	25	$20.00	Y
FLEET BANK - NY	ALBANY	NY	800-537-3777	MC GOLD	14.40	V	25	$40.00	Y
FLEET BANK - NY	ALBANY	NY	800-537-3777	VISA CLASSIC	14.40	V	25	$20.00	Y
FLEET BANK - NY	ALBANY	NY	800-537-3777	VISA GOLD	14.40	V	25	$40.00	Y
PITTSFIELD G. E. EMPLOYEES C.U.	PITTSFIELD	MA	800-654-7728	VISA CLASSIC	14.48	F	25	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA AAA REVOLVER	14.50	F	0	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA REVOLVER	14.50	F	0	$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC GOLD	14.50	V	25	$40.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA GOLD	14.50	V	25	$40.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	MC	14.50	F	25	$20.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.50	F	25	$20.00	N
W-G CREDIT UNION	WORCESTER	MA	508-755-3176	MC	14.50	F	25	$15.00	Y
HIBERNIA SAVINGS BANK	QUINCY	MA	617-479-2265	VISA GOLD	14.52	F	25	$35.00	Y
HIBERNIA SAVINGS BANK	QUINCY	MA	617-479-2265	VISA CLASSIC	14.58	F	25	$20.00	Y
HOLY FAMILY HOSP. EMP. FED. C.U.	METHUEN	MA	800-843-5463	VISA	14.75	F	25	$15.00	N
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	VISA GOLD	14.88	F	25	$30.00	Y
WORCESTER COUNTY INSTITUTION FOR SAVING	WORCESTER	MA	508-831-4000	VISA GOLD	14.88	V	30	$40.00	N
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	MC UNION PRIV. CORP.	14.90	V	25	$25.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	VISA EMP CONS EDGE 25	14.90	V	25	$0.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	VISA CONS EDGE 25	14.90	V	25	$0.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	MC CONS EDGE 25	14.90	V	25	$0.00	Y
BANK OF NEW YORK, DELAWARE (THE)	NEWARK	DE	800-942-1977	MC EMP CONS EDGE 25	14.90	V	25	$0.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC UMCAA MEMBER	14.90	V	25	$16.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA UMCAA MEMBER	14.90	V	25	$16.00	Y
CRESCENT CREDIT UNION	BROCKTON	MA	508-559-5400	VISA	14.90	F	25	$15.00	Y
CRESCENT CREDIT UNION	BROCKTON	MA	508-559-5400	MC	14.90	F	25	$15.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA CLASSIC DUAL	14.90	V	25	$30.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC	14.90	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC DUAL	14.90	V	25	$30.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA CLASSIC	14.90	V	25	$20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA BUSINESS	14.90	V	25	$45.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER/PVT ISSUE	14.90	V	25	$40.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER	14.90	V	25	$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	14.90	V	25	$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	14.90	V	25	$0.00	Y
NATIONAL CITY BANK OF KENTUCKY	LOUISVILLE	KY	800-727-8686	VISA	14.90	V	25	$20.00	Y
NATIONAL CITY BANK OF KENTUCKY	LOUISVILLE	KY	800-727-8686	MC	14.90	V	25	$20.00	Y
NEW DARTMOUTH BANK	HOOKSETT	NH	800-955-8472	MC	14.90	V	25	$15.00	Y
NEW DARTMOUTH BANK	HOOKSETT	NH	800-955-8472	VISA	14.90	V	25	$15.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD MOWW	14.90	F	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC GOLD	14.90	V	25	$40.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA PREFERRED	14.90	V	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC PREFERRED	14.90	V	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA GOLD	14.90	V	25	$40.00	Y
PROGRESSIVE CONSUMERS FEDERAL C U	MALDEN	MA	800-554-6700	VISA	14.90	F	25	$0.00	Y
PROGRESSIVE CONSUMERS FEDERAL C U	MALDEN	MA	800-554-6700	MC	14.90	F	25	$0.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	VISA GOLD EMP.	14.90	F	25	$0.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	VISA EMP.	14.90	V	25	$0.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	VISA GOLD	14.90	V	25	$40.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	VISA	14.90	V	25	$20.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	MC	14.90	V	25	$20.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	MC GOLD EMP.	14.90	F	25	$0.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	MC EMP.	14.90	V	25	$0.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	MC GOLD	14.90	V	25	$40.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD DUAL RATE	14.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA DUAL RATE	14.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD DUAL RATE	14.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC DUAL RATE	14.90	V	25	$18.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-666-6747	VISA GOLD	14.90	V	25	$45.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-666-6747	VISA	14.90	V	25	$25.00	Y
UMASS/5 COLLEGE FEDERAL C. U.	AMHERST	MA	413-549-4722	VISA	14.90	F	25	$0.00	Y
ST. MICHAELS-FALL RIVER CREDIT UNION	FALL RIVER	MA	508-674-3861	VISA	14.99	F	25	$15.00	N
BANK OF BRAINTREE (THE) (3)	BRAINTREE	MA	800-247-8101	MC	15.00	V	25	$20.00	Y
BANK OF BRAINTREE (THE) (3)	BRAINTREE	MA	800-247-8101	VISA	15.00	V	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC GOLD	15.00	V	25	$45.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	15.00	V	25	$45.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC SHELL	15.00	V	25	$20.00	Y
COOLIDGE BANK & TRUST CO. (3)	BOSTON	MA	800-247-8101	VISA	15.00	V	25	$20.00	Y
COOLIDGE BANK & TRUST CO. (3)	BOSTON	MA	800-247-8101	MC	15.00	V	25	$20.00	Y
GREENFIELD CO-OPERATIVE BANK (3)	GREENFIELD	MA	800-247-8101	VISA	15.00	V	25	$20.00	Y
GREENFIELD CO-OPERATIVE BANK (3)	GREENFIELD	MA	800-247-8101	MC	15.00	V	25	$20.00	Y
INDUSTRIAL CREDIT UNION	BOSTON	MA	617-742-1616	VISA SECURED	15.00	F	25	$25.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD	MA	800-247-8101	MC	15.00	V	25	$20.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD	MA	800-247-8101	VISA	15.00	V	25	$20.00	Y
PIONEER FINANCIAL, A COOP BANK (3)	MALDEN	MA	800-247-8101	MC	15.00	V	25	$20.00	Y
PIONEER FINANCIAL, A COOP BANK (3)	MALDEN	MA	800-247-8101	VISA	15.00	V	25	$20.00	Y
SANDWICH COOPERATIVE BANK (THE) (3)	SANDWICH	MA	800-247-8101	VISA	15.00	V	25	$20.00	Y
SANDWICH COOPERATIVE BANK (THE) (3)	SANDWICH	MA	800-247-8101	MC	15.00	V	25	$20.00	Y
SHAWMUT BANK, N.A. (3)	BOSTON	MA	800-247-8101	MC	15.00	V	25	$20.00	Y
SHAWMUT BANK, N.A. (3)	BOSTON	MA	800-247-8101	VISA	15.00	V	25	$20.00	Y
STERLING BANK (3)	WALTHAM	MA	800-247-8101	VISA	15.00	V	25	$20.00	Y
STERLING BANK (3)	WALTHAM	MA	800-247-8101	MC	15.00	V	25	$20.00	Y
FLEET BANK - NY	ALBANY	NY	800-537-3777	VISA GOLD/NATURE CONSERV	15.40	V	25	$40.00	Y
FLEET BANK - NY	ALBANY	NY	800-537-3777	MC/WORKING ASSETS	15.40	V	25	$20.00	Y
FLEET BANK - NY	ALBANY	NY	800-537-3777	MC GOLD/NATURE CONSERV	15.40	V	25	$40.00	Y
FLEET BANK - NY	ALBANY	NY	800-537-3777	VISA/NATURE CONSERVANCY	15.40	V	25	$20.00	Y
FLEET BANK - NY	ALBANY	NY	800-537-3777	VISA GOLD/WKG ASSETS	15.40	V	25	$40.00	Y
FLEET BANK - NY	ALBANY	NY	800-537-3777	MC GOLD/WKG ASSETS	15.40	V	25	$40.00	Y
FLEET BANK - NY	ALBANY	NY	800-537-3777	MC/NATURE CONSERVANCY	15.40	V	25	$20.00	Y
FLEET BANK - NY	ALBANY	NY	800-537-3777	VISA/WORKING ASSETS	15.40	V	25	$20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA GOLD	15.50	F	25	$35.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NAQAP	15.60	F	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AAA	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AIA	15.60	F	25	$27.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER MKTG	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD APPR. INST.	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NAT FNRL DIR	15.60	F	25	$0.00	Y
WORCESTER COUNTY INSTITUTION FOR SAVING	WORCESTER	MA	508-831-4000	VISA CLASSIC	15.60	V	30	$20.00	N
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC	15.90	V	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	15.90	V	25	$40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC GOLD	15.90	V	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA	15.90	V	25	$20.00	Y
CHEVY CHASE FEDERAL SAVINGS BANK	FREDERICK	MD	800-937-5000	VISA GOLD	15.90	V	25	$40.00	Y
CHEVY CHASE FEDERAL SAVINGS BANK	FREDERICK	MD	800-937-5000	MC GOLD	15.90	V	25	$40.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	MC/VISA DUAL ANN. FEE	15.90	F	0	$25.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	MC	15.90	F	25	$20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA AAA	15.90	F	25	$15.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA CLASSIC	15.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	15.90	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	15.90	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA SWMSUAA	15.90	V	25	$18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA UMCAA NON-MEMBER	15.90	V	25	$18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA OASIS	15.90	F	25	$20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC SWMSUAA	15.90	V	25	$18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC CLASSIC SILVER	15.90	V	25	$18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA CLASSIC SILVER	15.90	V	25	$18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC UMCAA NON-MEMBER	15.90	V	25	$18.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	VISA	15.90	V	25	$0.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC GOLD	15.90	V	25	$0.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC	15.90	V	25	$0.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	15.90	V	25	$36.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA GOLD	15.90	V	25	$36.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA UNITY/BASS	15.90	F	25	$20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA PREMIER	15.90	F	25	$40.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA CLASSIC	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC UNITY/BASS	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA GOLD	15.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	15.90	V	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF. STUDENT	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED STUDENT	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	15.90	V	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	15.90	V	25	$20.00	Y
FIRST FEDERAL SVGS BK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
FIRST FEDERAL SVGS BK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
FIRST FEDERAL SVGS BK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
FIRST FEDERAL SVGS BK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
GLENDALE CO-OPERATIVE BANK	EVERETT	MA	800-944-2726	MC	15.90	F	25	$25.00	Y
GREAT BARRINGTON SAVINGS (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
GREAT BARRINGTON SAVINGS (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
GREAT BARRINGTON SAVINGS (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
GREAT BARRINGTON SAVINGS (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	15.90	V	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90	V	30	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	15.90	V	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	15.90	V	30	$20.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	15.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	15.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.90	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	15.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	15.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	15.90	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.90	V	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.90	F	30	$15.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	15.90	V	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	15.90	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	15.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	15.90	V	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	15.90	V	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	15.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	15.90	V	30	$15.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
MASSACHUSETTS FEDERAL CREDIT UNION	BRAINTREE	MA	617-843-5626	VISA	15.90	F	25	$24.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	15.90	V	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	15.90	V	25	$20.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC	15.90	V	25	$20.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA GOLD	15.90	V	25	$40.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA	15.90	V	25	$20.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC GOLD	15.90	V	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
MILFORD NATL BK & TRS CO (14C)	MILFORD	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
MILFORD NATL BK & TRS CO (14C)	MILFORD	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
MILFORD NATL BK & TRS CO (14C)	MILFORD	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
MILFORD NATL BK & TRS CO (14C)	MILFORD	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
MUTUAL FED SVGS BK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	15.90	V	25	$40.00	Y
MUTUAL FED SVGS BK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	15.90	V	25	$20.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	VISA PREFERRED	15.90	V	25	$20.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	MC PREFERRED	15.90	V	25	$20.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER MOWW1	15.90	F	25	$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA PREFERRED	15.90	V	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC PREFERRED	15.90	V	25	$20.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	VISA GOLD EMP.	15.90	V	25	$0.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	VISA EMP.	15.90	F	25	$0.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	MC EMP.	15.90	F	25	$0.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	MC GOLD EMP.	15.90	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
UNITED INDUSTRIAL CREDIT UNION	BOSTON	MA	800-654-7728	VISA	15.90	F	25	$25.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	VISA PREFERRED	15.90	V	25	$20.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	MC PREFERRED	15.90	V	25	$20.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	VISA CLASSIC	15.96	F	25	$15.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	MC	15.96	F	25	$20.00	Y
MECHANICS BANK (14G)	WORCESTER	MA	508-798-6502	VISA GOLD	15.96	F	25	$45.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	MC CLASSIC	15.96	F	25	$15.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	VISA	15.96	F	25	$20.00	Y
SOUTH SHORE BANK (14)	QUINCY	MA	617-847-4100	VISA GOLD	15.96	F	25	$45.00	Y
FIRST & OCEAN NATL BANK	NEWBURYPORT	MA	508-465-5555	MC	16.00	V	25	$20.00	Y
SAUGUS BANK & TRUST COMPANY	SAUGUS	MA	800-262-9323	MC	16.00	F	25	$12.00	N
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	VISA	16.25	F	25	$20.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	MC	16.25	F	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC SHELL	16.40	V	25	$20.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-349-1475	MC	16.45	F	25	$21.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-349-1475	MC GOLD	16.45	F	25	$45.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA RCAA	16.50	F	25	$16.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC SPEC. CONNEC.	16.50	F	25	$0.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC RCAA	16.50	F	25	$16.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA UMSL	16.50	F	25	$18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC UMSL	16.50	F	25	$18.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA SPEC. CONNEC.	16.50	F	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CLASSIC	16.50	F	25	$20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC	16.50	F	25	$20.00	Y
FIRST NATL BANK CHICAGO HEIGHTS/USTRUST	CHICAGO HGTS.	IL	800-472-8469	MC GOLD	16.50	V	25	$40.00	Y
FIRST NATL BANK CHICAGO HEIGHTS/USTRUST	CHICAGO HGTS.	IL	800-472-8469	MC CLASSIC	16.50	V	25	$20.00	Y
FIRST NATL BANK CHICAGO HEIGHTS/USTRUST	CHICAGO HGTS.	IL	800-472-8469	VISA GOLD	16.50	V	25	$20.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	617-631-6000	MC	16.50	F	25	$18.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	VISA	16.50	V	25	$20.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	MC	16.50	V	25	$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	800-624-5795	MC	16.80	F	25	$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	800-624-5795	VISA	16.80	F	25	$20.00	Y
CENTURY BANK & TRUST COMPANY	MEDFORD	MA	617-393-4697	MC	16.80	F	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	16.80	F	25	$40.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC GOLD	16.80	F	25	$40.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-545-1755	MC GOLD	16.80	V	25	$25.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA GOLD MET. MED. SOC.	16.90	F	25	$0.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA GOLD KCMBA	16.90	F	25	$0.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC GOLD KBA	16.90	F	25	$0.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA GOLD BAMSL	16.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	16.90	F	25	$20.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	16.90	F	25	$36.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA GOLD	16.90	F	25	$36.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	16.90	F	25	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	16.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	16.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	16.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	16.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.90	F	30	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC STUDENT	16.90	F	25	$10.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL NAT FNRL DIR	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL ELMHURST COL	16.90	F	25	$0.00	Y
PACIFIC NATIONAL BANK OF NANTUCKET	NANTUCKET	MA	800-944-2726	VISA	16.90	F	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA PREFERRED	16.90	F	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA GOLD	16.90	F	25	$40.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC GOLD	16.90	F	25	$40.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC PREFERRED	16.90	F	25	$20.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	VISA GOLD	16.90	F	25	$40.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	MC	16.90	F	25	$20.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	VISA	16.90	F	25	$20.00	Y
ROCKLAND TRUST COMPANY (14C)	ROCKLAND	MA	800-635-0581	MC GOLD	16.90	F	25	$40.00	Y
U.S. BANK, N.A.	BEAVERTON	OR	800-872-2659	VISA AAA	16.90	F	25	$15.00	Y
U.S. BANK, N.A.	BEAVERTON	OR	800-872-2659	VISA TRANSFERRED AAA	16.90	F	25	$15.00	Y
U.S. BANK, N.A.	BEAVERTON	OR	800-872-2659	MC AAA	16.90	F	25	$15.00	Y
U.S. BANK, N.A.	BEAVERTON	OR	800-872-2659	VISA GOLD AAA	16.90	F	25	$30.00	Y
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC GOLD	16.92	F	25	$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA	16.92	F	25	$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA GOLD	16.92	F	25	$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC	16.92	F	25	$15.00	N
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	16.95	V	25	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC	16.95	V	25	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	16.95	V	25	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	16.95	V	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	16.95	V	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	16.95	V	25	$20.00	Y
PEOPLE'S SAVINGS BANK-BROCKTON	BROCKTON	MA	800-874-2100	MC/VISA DUAL CARD	16.95	V	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	VISA	17.40	V	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC	17.40	V	25	$20.00	Y
NEW ERA BANK	SOMERSET	NJ	908-937-4600	VISA SECURED	17.50	F	1	$30.00	Y
NEW ERA BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	F	1	$30.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC	17.80	F	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	VISA	17.80	F	25	$20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA COMMERCE CARD	17.80	F	25	$20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC SWBU	17.80	F	25	$20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC K.C. ROYALS	17.80	F	25	$20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	VISA SWBU	17.80	F	25	$20.00	Y
COMMERCE BANK OF OMAHA	KANSAS CITY	MO	816-234-2254	MC COMMERCE CARD	17.80	F	25	$20.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-545-1755	VISA	17.80	V	30	$20.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-545-1755	MC	17.80	V	30	$20.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-545-1755	VISA	17.80	V	25	$20.00	Y
MECHANICS BANK (14G)	WORCESTER	MA	508-798-6502	VISA CLASSIC	17.88	F	25	$25.00	Y
SOUTH SHORE BANK (14)	QUINCY	MA	617-847-4100	VISA	17.88	F	25	$25.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
SOUTH SHORE BANK (14)	QUINCY	MA	617-847-4100	MC	17.88	F	25	$25.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	17.90	F	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	17.90	F	25	$36.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	17.90	F	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	17.90	F	25	$20.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	VISA	17.90	F	25	$20.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	MC	17.90	F	25	$20.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	VISA GOLD	17.90	F	25	$40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	MC GOLD	17.90	F	25	$40.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL AMER MKTG	17.90	F	25	$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA	17.90	F	25	$20.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA GOLD	17.90	F	25	$36.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	MC GOLD	17.90	F	25	$36.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	VISA GOLD	17.90	F	25	$36.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
U.S. BANK, N.A.	BEAVERTON	OR	800-872-2659	MC CHARTER AAA	17.90	V	25	$20.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	MC PREFERRED	17.90	F	25	$20.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	VISA PREFERRED	17.90	F	25	$20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
BROADWAY NATIONAL BANK OF CHELSEA	CHELSEA	MA	617-884-2650	MC	18.00	F	25	$20.00	N
FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	508-356-3700	MC	18.00	F	25	$20.00	Y
HIBERNIA SAVINGS BANK	QUINCY	MA	617-479-2265	VISA CLASSIC SEC.	18.00	F	25	$20.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT	MA	508-546-3411	MC	18.00	F	25	$0.00	N
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	18.50	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	18.50	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	18.50	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	18.50	F	30	$15.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-634-5452	VISA	18.60	F	25	$18.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-634-5452	MC	18.60	F	25	$18.00	Y
BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	18.90	F	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC	18.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC GOLD	18.90	F	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA	18.90	F	25	$20.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
BEVERLY COOPERATIVE BANK (14C)	BEVERLY	MA	800-545-7899	VISA	18.90	V	25	$20.00	Y
BEVERLY COOPERATIVE BANK (14C)	BEVERLY	MA	800-545-7899	VISA GOLD	18.90	V		$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
EASTHAMPTON SAVINGS BANK (14C)	EASTHAMPTON	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
EASTHAMPTON SAVINGS BANK (14C)	EASTHAMPTON	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
EASTHAMPTON SAVINGS BANK (14C)	EASTHAMPTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
EASTHAMPTON SAVINGS BANK (14C)	EASTHAMPTON	MA	800-545-7899	MC PREFERRED	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF. STUDENT	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED STUDENT	18.90	F	25	$20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC BUSINESS	18.90	F	25	$50.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
FIRST FEDERAL SVGS BK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
FIRST FEDERAL SVGS BK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
FIRST FEDERAL SVGS BK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
FIRST FEDERAL SVGS BK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
FLORENCE SAVINGS BANK (14C)	FLORENCE	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
FLORENCE SAVINGS BANK (14C)	FLORENCE	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST CO. (14C)	GLOUCESTER	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST CO. (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
GLOUCESTER BANK & TRUST CO. (14C)	GLOUCESTER	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST CO. (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
GREAT BARRINGTON SAVINGS (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
GREAT BARRINGTON SAVINGS (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
GREAT BARRINGTON SAVINGS (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
GREAT BARRINGTON SAVINGS (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
GREATER BOSTON BANK (14C)	BRIGHTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
GREATER BOSTON BANK (14C)	BRIGHTON	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
GREATER BOSTON BANK (14C)	BRIGHTON	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
GREATER BOSTON BANK (14C)	BRIGHTON	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	18.90	F	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	18.90	F	30	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	18.90	F	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	18.90	F	30	$20.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	MC	18.90	F	25	$20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	18.90	F	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC GOLD	18.90	F	25	$40.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA GOLD	18.90	F	25	$40.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA	18.90	F	25	$20.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MILFORD NATL BK & TRS CO (14C)	MILFORD	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
MILFORD NATL BK & TRS CO (14C)	MILFORD	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
MILFORD NATL BK & TRS CO (14C)	MILFORD	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
MILFORD NATL BK & TRS CO (14C)	MILFORD	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
MUTUAL FED SVGS BK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	18.90	F	25	$40.00	Y
MUTUAL FED SVGS BK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	18.90	F	25	$20.00	Y
NATIONAL CITY BANK OF KENTUCKY	LOUISVILLE	KY	800-727-8686	VISA	18.90	F	25	$16.00	Y
NATIONAL CITY BANK OF KENTUCKY	LOUISVILLE	KY	800-727-8686	MC	18.90	F	25	$16.00	Y
NORTH EASTON SAVINGS BANK (14C)	NORTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
NORTH EASTON SAVINGS BANK (14C)	NORTON	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC PREFERRED	18.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
SOUTH ADAMS SAVINGS BANK (14C)	WILLIAMSTOWN	MA	800-635-0581	MC	18.90	F	25	$20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
SOUTH ADAMS SAVINGS BANK (14C)	WILLIAMSTOWN	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
SOUTH ADAMS SAVINGS BANK (14C)	WILLIAMSTOWN	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
SOUTH ADAMS SAVINGS BANK (14C)	WILLIAMSTOWN	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	VISA NO FEE	18.96	F	25	$0.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	MC NO FEE	18.96	F	25	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.50	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.50	F	30	$15.00	Y
KEY FEDERAL SAVINGS BANK	HARVE DE GRACE	MD	617-356-7080	VISA INS. AGENCY	19.50	F	31	$35.00	Y
CHEVY CHASE FEDERAL SAVINGS BANK	FREDERICK	MD	800-937-5000	MC CLASSIC SECURED	19.80	V	25	$35.00	Y
CHEVY CHASE FEDERAL SAVINGS BANK	FREDERICK	MD	800-937-5000	MC CLASSIC	19.80	V	25	$20.00	Y
CHEVY CHASE FEDERAL SAVINGS BANK	FREDERICK	MD	800-937-5000	VISA CLASSIC SECURED	19.80	V	25	$35.00	Y
CHEVY CHASE FEDERAL SAVINGS BANK	FREDERICK	MD	800-937-5000	VISA CLASSIC	19.80	V	25	$20.00	Y
CORNERSTONE BANK (3)	DERRY	NH	800-552-2927	MC GOLD	19.80	F	25	$40.00	Y
CORNERSTONE BANK (3)	DERRY	NH	800-552-2927	VISA	19.80	V	25	$20.00	Y
CORNERSTONE BANK (3)	DERRY	NH	800-552-2927	MC	19.80	V	25	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC	19.80	F	25	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	19.80	F	25	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	19.80	F	25	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	19.80	F	25	$36.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	19.80	F	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	19.80	F	25	$20.00	Y
PEOPLE'S SAVINGS BANK-BROCKTON	BROCKTON	MA	800-874-2100	MC/VISA DUAL CARD	19.80	F	25	$20.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	VISA	21.00	F	25	$39.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	MC	21.00	F	25	$39.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	21.50	F	30	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	21.50	F	30	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	21.50	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	21.50	F	30	$0.00	Y

INDEX

A.) **ABBREVIATIONS**

CARD NAME	:	"MC" = MASTERCARD; "V" = VISA
F/V	:	"F" = FIXED INTEREST RATE; "V" = VARIABLE INTEREST RATE
AD'L FEES	:	"Y" - ADDITIONAL FEES ARE CHARGED; "N" = ADDITIONAL FEES ARE NOT CHARGED

B.) **NUMBERS** IN PARENTHESES FOLLOWING CARD ISSUER'S NAME INDICATE BANK IS AN AGENT FOR ANOTHER BANK. KEY IS BELOW:

(1) HOUSEHOLD BANK, NA SALINAS, CA
(2) CHASE MANHATTAN BANK, WILMINGTON, DE
(3) NORWEST CARD SERVICES, DES MOINES, IA
(4) MELLON BANK, WILMINGTON, DE
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, IL
(14K) FIRST USA, WILMINGTON, DE
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) NATIONAL CITY BANK, COLUMBUS, OH
(14C) MBNA AMERICA, NEWARK, DE
(14E) MARYLAND BANK NA, BALTIMORE, MD
(14F) SUNAPOINT BANK, BEDFORD, HN
(14G) BANCOHIO NATIONAL BANK, COLUMBUS, OH
(14H) CORESTATES BANK OF DELAWARE, WILMINGTON, DE
(14J) BANKONE, COLUMBUS, OH

C.) BANK LISTED TO THE LEFT OF A **SLASHMARK** IS THE ISSUING BANK, BANK LISTED TO THE RIGHT OF THE SLASHMARK INDICATES AN AGENT BANK FOR THE ISSUING BANK.

D.) **INITIALS** FOLLOWING THE CARD NAME INDICATE AN AFFINITY GROUP. DETAILS SHOULD BE OBTAINED FROM THE CARD ISSUER.

E.) THIS REPORT CONTAINS INFORMATION SUBMITTED BY THE INDIVIDUAL CARD ISSUERS. THE **RATES** REPORTED ARE NOT INDEPENDENTLY VERIFIED AND MAY BE SUBJECT TO CHANGE AFTER THE REPORT DATE. YOU ARE ADVISED TO CONTACT AN ISSUER TO VERIFY RATES AND TERMS BEFORE APPLYING FOR A PARTICULAR CREDIT CARD.

QUARTERLY CHARGE CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by A.P.R. in Ascending Order)

CHARGE CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	AMRE	13.95	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	KINETICO	15.90	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NEW PRO	15.90	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	VALLEY WINDOWS & SIDING	15.90	F	25	$0.00	Y
SEARS, ROEBUCK & CO.	HOFFMAN ESTATES	IL	800-669-8763	SEARS HOME IMP.	15.90	F	30	$0.00	N
FARM PLAN CORPORATION	MADISON	WI	800-356-9033	FARM PLAN	16.75	F	25	$0.00	N
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	ETHAN ALLEN INTERIORS	16.90	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NASSAU FURNITURE	17.90	F	25	$0.00	Y
ALBERT STEIGER, INC	SPRINGFIELD	MA	413-781-4211	STEIGERS	18.00	F	31	$0.00	Y
ALDENS, INC	ALLSTON	MA	617-787-1220	CUMMINGS	18.00	F	30	$0.00	N
ANN TAYLOR	NEW HAVEN	CT	800-999-4554	ANN TAYLOR	18.00	F	27	$0.00	N
CITGO PETROLEUM CORPORATION	TULSA	OK	800-756-2484	CITGO PLUS	18.00	F	25	$0.00	N
CONOCO, INC.	PONCA CITY	OK	405-767-5111	CONOCO	18.00	F	0	$0.00	N
CWT SPECIALTY STORES, INC.	S. ATTLEBORO	MA	508-399-6020	CHERRY & WEBB	18.00	F	25	$0.00	Y
EMPIRE CLOTHING COMPANY	GLOUCESTER	MA	800-992-5333	EMPIRE	18.00	F	28	$0.00	N
EXXON COMPANY USA	HOUSTON	TX	800-344-4355	EXXON	18.00	V	27	$0.00	N
GANTOS, INC.	GRAND RAPIDS	MI	800-522-1136	GANTOS	18.00	F	28	$0.00	N
GULF OIL CORPORATION	CANTON	MA	800-445-8211	GULF	18.00	F	25	$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE MARINE FIN.	18.00	F	26	$0.00	N
J. C. PENNEY COMPANY, INC.	PLANO	TX	800-542-0800	JC PENNEY	18.00	F	25	$0.00	N
MOBIL OIL CREDIT CORPORATION	LENEXA	KS	913-752-7000	MOBIL PLUS	18.00	F	25	$20.00	N
MOBIL OIL CREDIT CORPORATION	LENEXA	KS	913-752-7000	MOBIL	18.00	F	25	$0.00	N
NEIMAN MARCUS	DALLAS	TX	214-761-2699	NEIMAN MARCUS	18.00	F	30	$0.00	Y
PIER 1 IMPORTS (USA), INC.	FORT WORTH	TX	800-767-3662	PIER 1 IMPORTS	18.00	V	25	$0.00	N
PURITAN CLOTHING COMPANY	HYANNIS	MA	508-775-2400	PURITAN CLOTHING	18.00	F	30	$0.00	Y
SEARS, ROEBUCK & CO.	HOFFMAN ESTATES	IL	800-669-8763	SEARS PLUS	18.00	F	30	$0.00	Y
SEARS, ROEBUCK & CO.	HOFFMAN ESTATES	IL	800-669-8763	SEARS	18.00	F	30	$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL FLEET	18.00	F	25	$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL	18.00	F	25	$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL SELECT	18.00	F	25	$20.00	Y
TALBOTS, (THE) INC.	HINGHAM	MA	800-225-8204	TALBOTS	18.00	F	30	$0.00	N
ZALE DELAWARE, INC.	IRVING	TX	214-580-5565	GORDON'S	18.00	F	30	$0.00	N
ZALE DELAWARE, INC.	IRVING	TX	214-580-5565	ZALE	18.00	F	30	$0.00	N
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	U.S. ELECTRONICS	18.96	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	REC. SPORTS & IMPORTS	18.96	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NO. AMERICAN VAN LINES	19.80	F	25	$0.00	Y

QUARTERLY CHARGE CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF DECEMBER 31, 1993
(Sorted by A.P.R. in Ascending Order)

CHARGE CARD ISSUER	CITY	STATE	CUST INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE CR.REV.PLAN	19.80	F	26	$0.00	Y
HURLEY STATE BANK/LECHMERE	SIOUX FALLS	SD	800-767-7887	LECHMERE	19.86	F	25	$0.00	Y
HURLEY STATE BANK/AMERICAN AIRLINES	SIOUX FALLS	SD	800-733-2654	AMERICAN AIRLINES	21.60	F	25	$0.00	N
HURLEY STATE BANK/BURBERRYS	SIOUX FALLS	SD	800-843-0291	BURBERRYS	21.60	F	25	$0.00	N
HURLEY STATE BANK/HELZBERG	SIOUX FALLS	SD	800-767-8035	HELZBERG	21.60	F	25	$0.00	Y
HURLEY STATE BANK/UNITED AIRLINES	SIOUX FALLS	SD	800-767-7574	UNITED AIRLINES	21.60	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	ROGERS JEWELERS	21.90	F	25	$0.00	Y
HURLEY STATE BANK/CATHERINE'S, INC.	SIOUX FALLS	SD	800-736-7101	CATHERINE'S, INC.	21.96	F	25	$0.00	Y
HURLEY STATE BANK/GOODYEAR	SIOUX FALLS	SD	800-767-1114	GOODYEAR	21.96	F	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALLS	SD	800-736-7101	PS PLUS SIZES	21.96	F	25	$0.00	Y
HURLEY STATE BANK/CANADIANS	SIOUX FALLS	SD	800-767-5560	CANADIANS	22.80	F	25	$0.00	N
HURLEY STATE BANK/KELLY SPRINGFIELD	SIOUX FALLS	SD	800-995-9646	KELLY SPRINGFIELD	22.80	F	25	$0.00	N
HURLEY STATE BANK/PANTS PLACE	SIOUX FALLS	SD	800-767-5560	PANTS PLACE	22.80	F	25	$0.00	N
HURLEY STATE BANK/SCRIBBLES	SIOUX FALLS	SD	800-767-5560	SCRIBBLES	22.80	F	25	$0.00	N

ACME
BOOKBINDING CO., INC.

JAN 1 1997

100 CAMBRIDGE STREET
CHARLESTOWN, MASS